Insurance Principals Statistics 2011 General Business <u>Companies with HO in Malta</u>

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

	Risks situated in Malta Risks situated outside Malta				
Motor Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 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

		Risks situate	ed in Malta	Risks situated	l outside Malta	
Мо	tor Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
	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
	COMP - (own damage)	1,718	-	23,072	-	24,789
	COMP - (third party)	496	-	314	-	810
Commercial	TPFT - (own damage)	947	-	3,763	-	4,710
	TPFT - (third party)	778	-	74	-	852
	TPO	2,852	-	3,017	-	5,870
Motor	COMP - (own damage)	3,892	-	-	-	3,892
Vehicles	COMP - (third party)	443	-	-	-	443
(Hired /	TPFT - (own damage)	61	-	-	-	61
Self-drive)	TPFT - (third party)	5	-	-	-	5
ben unvej	TPO	340	-	-	-	340
	COMP - (own damage)	1,700	-	1,627	3,575	6,903
	COMP - (third party)	507	-	13	886	1,406
Fleets	TPFT - (own damage)	173	-	0	-	174
	TPFT - (third party)	108	-	- 0	-	108
	TPO	305	-	14	-	318
	COMP - (own damage)	28	-	2,038	-	2,065
Motor	COMP - (third party)	7	-	22	-	28
Cycles	TPFT - (own damage)	108	-	1	-	109
•	TPFT - (third party)	129	-	778	-	907
	TPO	901	-	177	-	1,078
Motor	COMP - (own damage)	-	-	-	-	-
Cycles	COMP - (third party)	-	-	-	-	-
(Hired /	TPFT - (own damage) TPFT - (third party)	-	-	-	-	-
Self-drive)	TPO	- 13	-	-	-	- 13
-	COMP - (own damage)	177	_	650	-	
	COMP - (third party)	36	-	658	-	835 36
Other	TPFT - (own damage)	21		-	-	21
Other	TPFT - (third party)	18				18
	TPO	290	_	4	-	294
Ca	rrier's Liability		_		_	
Total GPW	- direct and facultative business	52,342	-	108,734	4,461	165,537
Total GPW	I - 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

	Risks situat	ted in Malta	Risks situated		
Aviation, Marine and Transport Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ed in Malta	Risks situated		
Aviation, Marine and Transport Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ted in Malta	Risks situated		
Fire and Other Damage	Insurance	Facultative	Insurance	Facultative	Totals
to Property Subgroups		reinsurance		reinsurance	
	€ 000's	€ 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

	Risks situat	ed in Malta	Risks situated		
Fire and Other Damage to Property Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ted in Malta	Risks situated		
General Liability Class	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ted in Malta	Risks situated		
Credit and Suretyship Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situated in Malta		Risks situated		
Other Classes Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ed in Malta	Risks situated		
Other Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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 situat	Risks situated in Malta Risks situated outside Malta Totals		Risks situated outside Malta		alc
	GPW	% Total	GPW	% Total	101	ais
	€ 000's	70 IUlai	€ 000's	70 TOLAI	€ 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

	Total Gross Premium Written									
B.1. Accident and Health Classes	Risks situa	ted 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				

	Total Gross Premium Written									
B.2. Motor Classes	Risks situa	ted 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				

	Total Gross Premium Written								
B.3. Aviation, Marine and Transport Classes	Risks situa	ted 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			

	Total Gross Premium Written									
B.4. Fire and Other Damage to Property Classes	Risks situa	ted 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				

	Total Gross Premium Written									
B.5. General Liability Class	Risks situa	ted 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				

	Total Gross Premium Written									
B.6. Credit & Suretyship	Risks situa	ted 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								
B.7. Other Classes	Risks situa	ted 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

			Gro	SS	Reinsure	rs' share	Net of rei	nsurance
			Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
			€ 000's		€ 000's		€ 000's	
Duamiuma na ssius bla du	vine the color devices vie	Accident	-6		-5		- 1	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		Sickness	0		-	0	-	
		Total	-6		-5		- 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 curr	ent year in respect of	Accident	315	6	10	-	305	6
risks incepted in prior cal		Sickness	-44	0	- 0	-	- 44	- 0
risks incepted in prior cal	enuar years	Total	271	6	10	0	261	6
	For periods of less than	Accident	5,516	275	977	4	4,539	271
	12 months	Sickness	6,278	11	3,853	1	2,425	10
Premiums written in	12 months	Total	11,794	287	4,831	5	6,963	281
current year in respect	For periods of 12	Accident	7,408	3,927	2,224	1,618	5,183	2,309
of risks incepted in the	months	Sickness	5,171	2,698	2,668	1,255	2,503	1,443
reporting calendar year	monuis	Total	12,578	6,625	4,892	2,874	7,686	3,751
reporting calendar year	For periods of more	Accident	4,876	3,284	2,449	1,650	2,427	1,634
	than 12 months	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		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
		Accident	24,009	10,170	8,022	4,756	15,987	5,414
То	tal	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

			Gro	DSS	Reinsure	rs' share	Net of rei	nsurance
			Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
			<i>c. 0.001</i>		6.0001		<i>c. a a a i</i>	
		coupl	€ 000's		€ 000's		€ 000's	
		COMP ¹	125		4		120	
Premiums receivable dur		TPFT ² TPO ³	50 27		2		48 26	
respect of risks incepted	in prior calendar years	Carrier's Liability	- 27		1		20	
		Total	201		7		194	
		Total	201				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
		COMP	-683	-19	158	-	-841	-19
Premiums written in curre	ent year in respect of	TPFT TPO	-37	-21	-3	-	-35 -59	-21
risks incepted in prior cale	endar years	Carrier's Liability	-63	-38	-4	-	-59	-38
		Total	-783	-77	152	-	- 935	-77
		COMP	2,688	1,866	132		2,561	1,866
		TDET	780	602	44	-	736	602
	For periods of less than	ТРО	1,032	774	55	-	977	774
	12 months	Carrier's Liability	1,052				-	//4
		Total	4,501	3,242	227		4,274	3,242
		COMP	62,339	60,904	12,941	14,256	49,398	46,647
Premiums written in		TPFT	9,943	8,873	2,065	1,933	7,878	6,940
current year in respect of	For periods of 12	ТРО	6,473	4,946	1,088	268	5,385	4,678
risks incepted in the	months	Carrier's Liability	-	-	-	-		-
reporting calendar year		Total	78,754	74,723	16,094	16,458	62,660	58,265
		СОМР	1,098	442	26	-	1,072	442
		TPFT	193	192	13	-	179	192
	For periods of more	ТРО	237	237	16	-	221	237
	than 12 months	Carrier's Liability	-	-	-	-	-	-
		Total	1,527	870	55	-	1,472	870
		СОМР	46,893	2	14,209	-	32,684	2
Premiums unearned as at end of previous year		TPFT	9,158	1	2,238	-	6,920	1
		ТРО	6,146	1	254	-	5,892	1
		Carrier's Liability	-	-		-	-	-
		Total	62,198	3	16,701	-	45,497	3
		СОМР	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
Tot	al	ТРО	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

	nsurance	Net of rei	ers' share	Reinsure	oss	Gro			
Premiums receivable during the calendar year in respect of risks incepted in prior calendar year Total 96 85 11 Image: calendar year Image: calendar year <th></th> <th>Earned in prior calendar years</th> <th></th> <th></th> <th></th> <th>_</th> <th></th> <th></th> <th></th>		Earned in prior calendar years				_			
respect of risks incepted in prior calendar years Iotal 36 85 81 Image: I		€ 000's		€ 000's		€ 000's			
respect of risks incepted in pror calendar years List incept of risks incepted in pror calendar year Image: space of risks incepted in pror calendar year Premiums written in current year in respect of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year Image: space of risks incepted in prior calendar year		11		85		96	Total		
Premiums written in current year in respect of risks incepted in the reporting 							Total	in prior calendar years	respect of risks incepted
Premiums written in curret year in respect of risks incepted in prior calar yearsAircraft (Liability (Arcraft Liability)(Unearned at the end of the reporting calendar year	reporting	the end of the reporting	reporting	the end of the reporting	reporting			
Premiums written in current year in respect of risks incepted in prior calendar yearsShips1221-1Goods in transit0.60-10.18-10.42Hair caft LiabilityTotal260121910.1Aircraft LiabilityTotal260121910.1Aircraft LiabilityTotal0.60 sin transit1.2681056.715.35.97Aircraft LiabilityTotal1.276115676575.995.97Aircraft LiabilityTotal1.276115676575.995.941.90Premiums written in current year in respect of of risks incepted in the reporting calendar yearFor periods of 125.916.715.913.971.461Aircraft Liability <t< th=""><th>€ 000's</th><th>€ 000's</th><th>€ 000's</th><th>€ 000's</th><th>€ 000's</th><th>€ 000's</th><th></th><th></th><th></th></t<>	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's			
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Current year in respect of risks incepted in the reporting calendar yearFor periods of 12 monthsGoods in transit1,75397291671,461Aircraft Liability	-						Aircraft		
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	-		-	-					
	6		-		6				
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Liability for ships 6 2 - 6	2				2				
Total 6,571 1,182 3,501 590 3,070	592	-	590	3.501		-			

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

			Gre	DSS	Reinsure	rs' share	Net of rei	nsurance
			Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
			€ 000's		€ 000's		€ 000's	
Premiums receivable du	ing the calendar year in	Fire and natural forces	-3		20		-23	
respect of risks incepted		Other damage to property	-115		-115		-	
тезрест от нака шсертей	in prior calendar years	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 cur	rent year in respect of	Fire and natural forces	3,765	92	1,473	6	2,293	86
risks incepted in prior ca		Other damage to property	568	44	287	38	281	5
		Total	4,334	136	1,760	45	2,573	91
	For periods of less than	Fire and natural forces	3,178	46	219	48	2,958	-2
	12 months	Other damage to property	20,417	1,502	640	135	19,777	1,366
Premiums written in		Total	23,594	1,547	859	183	22,735	1,364
current year in respect		Fire and natural forces	102,403	34,395	43,765	29,765	58,638	4,630
of risks incepted in the	For periods of 12 months	Other damage to property	111,673	2,328	1,650	1,347	110,023	981
reporting calendar year		Total	214,076	36,723	45,415	31,112	168,661	5,611
reporting calendar year	For periods of more than	Fire and natural forces	139	150	104	13	35	136
	12 months	Other damage to property	197	378	177	319	20	59
		Total	336	527	281	332	55	195
carried forward to current year Other damag		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
			35,129	80	26,485	2,363	8,644	-2,283
		Fire and natural forces	140,364	34,737	70,097	32,172	70,267	2,565
Т	otal	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

			Gr	oss	Reinsure	ers' share	Net of re	insurance
Premiums receivable dur	ing the calendar year in	General Liability Employer's liability	Earned in prior calendar years € 000's 8 14		Earned in prior calendar years € 000's -		Earned in prior calendar years € 000's 8 13	
respect of risks incepted		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
		General Liability	<i>€ 000's</i> -92	€ 000's 2	<i>€ 000's</i> 89	€ 000's	€ 000's -181	€ 000's 2
Premiums written in cur	rent year in respect of	Employer's liability	123	15	4		119	15
risks incepted in prior ca		Professional indemnity	81	- 6	55	- 6	26	- 0
	icitadi yedib	Total	111	11	148	- 6	- 37	17
		General Liability	93	40	592	-	-499	40
	For periods of less than	Employer's liability	103	9	673	-	-570	9
	12 months	Professional indemnity	9	1	9	1	-	-
		Total	205	51	1,275	1	-1,069	49
Premiums written in		General Liability	11,233	16,688	1,749	437	9,484	16,252
current year in respect	For poriods of 12 months	Employer's liability	3,913	1,507	245	62	3,669	1,445
of risks incepted in the	For periods of 12 months	Professional indemnity	32,409	26,416	22,763	20,608	9,646	5,808
reporting calendar year		Total	47,556	44,612	24,756	21,107	22,799	23,505
		General Liability	16	12	-	-	16	12
	For periods of more than	Employer's liability	14	11	-	-	14	11
	12 months	Professional indemnity	-16	34	-21	33	5	2
		Total	14	58	-21	33	35	25
		General Liability	21,708	-	1,276	-	20,433	-
Premiums unearned as a	• •	Employer's liability	1,284	-	883	-	400	-
carried forward to currer	nt year	Professional indemnity	24,981	9	21,969	2	3,012	7
		Total	47,973	9	24,128	2	23,845	7
		General Liability	32,959	16,743	3,706	437	29,252	16,306
Т	otal	Employer's liability	5,437	1,543	1,806	62	3,631	1,481
		Professional indemnity		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

			Gro	oss	Reinsure	ers' share	Net of rei	nsurance
			Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
			€ 000's		€ 000's		€ 000's	
		Credit	-		-		-	
Premiums receivable duri		Suretyship	-		-		-	
respect of risks incepted i	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 curre	ant year in respect of	Credit	1,264	-	1,264	-	-	-
risks incepted in prior cale		Suretyship	-	-	-	-	-	-
risks incepted in prior cale	endar years	Total	1,264	-	1,264	-	-	-
	For periods of less than	Credit	-	-	-	-	-	-
	12 months	Suretyship	-	-	-	-	-	-
Premiums written in		Total	-	-	-	-	-	-
current voor in recnect		Credit	5,616	-	5,473	-	143	-
of risks incepted in the	For periods of 12 months		-	-	-	-	-	-
reporting calendar year		Total	5,616	-	5,473	-	143	-
	For periods of more than	Credit	-	-	-	-	-	-
	12 months Suretyship			-	-	-	-	-
Dremiume uncorrect as at and of provious years Credit		-	-	-	-	-	-	
Premiums unearned as at end of previous year		-	-	-	-	-		
carried forward to current year Suretyship		-	-	-	-	-	-	
	Credit		6,880	-	6,737	-	143	-
То				-	-	-	-	-
Total Sure Tota		SHI GLISHID						

C.7(a). Other Classes

			Gro	DSS	Reinsure	rs' share	Net of re	insurance
			Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
Premiums receivable dur respect of risks incepted		Misc. Financial loss Legal expenses Assistance Total	€ 000's - - - -		€ 000's - - - -		€ 000's - - - -	
			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
Duomiumo unitto in		Misc. Financial loss	14,785	-13,295	143	-7	14,642	-13,287
Premiums written in curr		Legal expenses	-2,027	-	-	-	-2,027	-
risks incepted in prior ca	lendar years	Assistance Total	19	-	- 143	-7	19	12 207
		Misc. Financial loss	12,777 105,209	-13,295 3,251	20,520	230	12,634 84,689	-13,287 3,021
	For periods of less than	Legal expenses	26	- 3,251	20,520	230	26	5,021
	12 months	Assistance	31	-	_	-	31	
		Total	105,266	3,251	20,520	230	84,746	3,021
Premiums written in		Misc. Financial loss	25,227	18,904	8,205	4,688	17,022	14,215
current year in respect		Legal expenses	1,457	155			1,457	155
of risks incepted in the	For periods of 12 months	Assistance	23	20			23	20
reporting calendar year		Total	26,706	19,079	8,205	4,688	18,501	14,391
Sporting calcillar year		Misc. Financial loss	6,327	43,189	2,733	8,796	3,594	34,393
	For periods of more than		14,132	3	-	-	14,132	3
	12 months	Assistance	-	-	-	-	-	-
		Total	20,459	43,193	2,733	8,796	17,725	34,397
		Misc. Financial loss	9,502	40,313	5,637	2,691	3,865	37,622
Premiums unearned as a	t end of previous year	Legal expenses	149	-	-	-	149	-
carried forward to curren	nt year	Assistance	15	-	-	-	15	-
		Total	9,666	40,313	5,637	2,691	4,029	37,622
		Misc. Financial loss	161,050	92,363	37,238	16,398	123,812	75,964
т.	otal	Legal expenses	13,736	159	-	-	13,736	159
	Juli	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

		Gro	DSS	Reinsure	rs' 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 curr risks incepted in prior ca		17,285	-	-	-	17,285	-
Premiums written in	For periods of less than 12 months	4,659	1,821	-	-	4,659	1,821
current year in respect of risks incepted in the	For periods of 12 months	62,024	22,340	7,396	2	54,628	22,337
reporting calendar year	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
То	tal	92,874	24,260	7,396	7	85,478	24,253

C.2(b). Motor

		Gro	DSS	Reinsure	ers' share	Net of re	insurance
		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	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
Premiums written in cur	ant year in respect of	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
risks incepted in prior ca		3,576	-	-	-	3,576	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	22,940	8,633	161	-	22,779	8,633
reporting calendar year	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
То	tal	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

		Gro	oss	Reinsure	ers' share	Net of rei	insurance
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		€ 000's -		€ 000's -		€ 000's -	
		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 curr risks incepted in prior ca		9,069	-	-3	-	9,072	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	13,212	5,936	2,009	-	11,203	5,936
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		6,732	-	-	-	6,732	-
То	tal	29,013	5,936	2,005	-	27,008	5,936

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

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

C.5(b). General Liability

		Gro	DSS	Reinsure	ers' share	Net of rei	insurance
		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 curr risks incepted in prior ca		1,117	-	-	-	1,117	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	14,897	2,853	722	2	14,175	2,851
reporting calendar year For periods of more than 12 months		-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		3,985	-	-	-	3,985	-
То	tal	19,998	2,853	722	2	19,277	2,851

C.6(b). Credit and Suretyship

		Gro	DSS	Reinsure	ers' share	Net of rei	insurance
		Earned in prior calendar years <i>€ 000's</i>		Earned in prior calendar years <i>€ 000's</i>		Earned in prior calendar years <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
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in curi risks incepted in prior ca		-	-	-	-	-	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	2	-	-	-	2	-
reporting calendar year For periods of more than 12 months		-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	-	-	-	-	-
То	tal	2	-	-	-	2	-

C.7(b). Other Classes

		Gro	DSS	Reinsure	rs' share	Net of rei	insurance
		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 curr risks incepted in prior ca		-	-	-	-	-	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	20,913	35	-	-	20,913	35
reporting calendar year For periods of more than 12 months		-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	15	-	-	-	15
То	tal	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

		Risks situat	ed in Malta	Risks situated	outside Malta	
Moto	r Subgroups	Insurance	Facultative	Insurance	Facultative	Totals
Moto	Subgroups		reinsurance		reinsurance	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
	COMP ¹	16,082	-	14,484	-	30,566
Private	TPFT ²	3,328	-	1,659	-	4,987
	TPO ³	2,464	-	274	-	2,737
	COMP	1,470	-	25,348	-	26,818
Commercial	TPFT	763	-	1,318	-	2,081
	TPO	1,382	-	1,383	-	2,765
Motor Vehicles	COMP	2,203	-	-	-	2,203
(Hired / Self-	TPFT	4	-	-	-	4
drive)	TPO	35	-	-	-	35
	COMP	1,533	-	1187	3,431	6,151
Fleets	TPFT	81	-	-	-	81
	TPO	481	-	21	-	502
	COMP	19	-	1191	-	1,211
Motor Cycles	TPFT	17	-	577	-	594
•	TPO	126	-	232	-	358
Motor Cycles	COMP	-	-	-	-	-
(Hired / Self-	TPFT	-	-	-	-	-
drive)	TPO	-	-	-	-	-
	COMP	73	-	589	-	662
Other	TPFT	11	-	-	-	11
	TPO	76	-	34.20	-	110
	ier's Liability	-	-	-	-	-
Total GCP - D	irect and Facultative					
	business		-	48,298	3,431	81,875
-	proportional & non-	2				
	proportional treaty reinsurance			6,8	6,833	
T	otal 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

	Risks situated in Malta		Risks situated		
Aviation, Marine and Transport Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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,	16,192	
Total GCP					19,555

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

	Risks situated in Malta		Risks situated		
Aviation, Marine and Transport Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situated in Malta		Risks situated		
Fire and Other Damage to Property Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ted in Malta	Risks situated		
Fire and Other Damage to Property Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situated in Malta		Risks situated		
General Liability Class	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

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

D.7(a). Other Classes Subgroups

	Risks situated in Malta		Risks situated		
Other Classes Subgroups	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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

	Risks situat	ted in Malta	Risks situated	outside Malta	
Other Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 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	70 TOLAI	€ 000's	70 TOLAT	€ 000's	70 TOLAT
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 re	Amount attributable to the reporting calendar year		
			€ 000's
		Accident	-4,397
	Gross	Sickness	243
		Total	-4,155
		Accident	-68
	Reinsurers' share	Sickness	-21
Claims incurred in		Total	-90
respect of incidents		Accident	-4,329
occurring prior to the	Net	Sickness	264
• •		Total	-4,065
reporting calendar year	Claims management	Accident	96
	costs	Sickness	193
	0313	Total	288
		Accident	-4,233
	Total Claims Cost	Sickness	456
		Total	-3,777
		Accident	10,084
	Gross	Sickness	10,748
		Total	20,831
		Accident	4,496
	Reinsurers' share	Sickness	6,004
Claims incurred in		Total	10,500
respect of incidents		Accident	5,588
occurring in the reporting	Net	Sickness	4,744
		Total	10,331
calendar year	Claims management	Accident	173
	Claims management	Sickness	748
	costs	Total	922
		Accident	5,761
	Total Claims Cost	Sickness	5,492
		Total	11,253
		Accident	5,687
	Gross	Sickness	10,990
		Total	16,677
		Accident	4,428
	Reinsurers' share	Sickness	5,983
		Total	10,410
Total claims incurred		Accident	1,259
for the reporting	Net	Sickness	5,008
calendar year		Total	6,266
	Claims	Accident	269
	management	Sickness	941
	costs	Total	1,210
		Accident	1,528
	Total Claims Cost	Sickness	5,948
		Total	7,476

E.2(a). Motor Classes

Claims Incurre	d in respect of Mot	or Classes	Amount attributable to the reporting calendar year € 000's
		COMP ¹	26,143
		TPFT ²	1,139
	Gross		
		TPO ³	-3,749
		Total	23,533
		COMP	5,968
	Reinsurers' share	TPFT	786
		ТРО	194
Claims incurred in		Total	6,947
respect of incidents		COMP	20,175
occurring prior to the	Net	TPFT	353
reporting calendar		ТРО	-3,942
year		Total	16,586
	Claime	COMP	723
	Claims	TPFT	76
	management costs	TPO	-20
		Total	779
		СОМР	20,899
	Total Claims Cost	TPFT	429
		ТРО	-3,963
		Total	17,365
		COMP	65,681
	Gross	TPFT	7,628
	01035	TPO	8,509
		Total	81,818
	Reinsurers' share	COMP	7,489
		TPFT	1,100
		ТРО	393
Claims incurred in		Total	8,981
		COMP	58,193
respect of incidents	Net	TPFT	6,528
occurring in the	Net	ТРО	8,116
reporting calendar		Total	72,837
year		COMP	2,301
	Claims	TPFT	278
	management costs	TPO	313
		Total	2,892
		COMP	60,494
	Tatal Claims Cost	TPFT	6,806
	Total Claims Cost	ТРО	8,429
		Total	75,729
		СОМР	91,824
	Groce	TPFT	8,767
	Gross	ТРО	4,760
		Total	105,351
		СОМР	13,456
	Reinsurers'	TPFT	1,886
	share	ТРО	587
		Total	15,929
Total claims		СОМР	78,368
incurred for the		TPFT	6,881
reporting calendar	Net	ТРО	4,174
year		Total	89,423
	Claimer	СОМР	3,025
	Claims	TPFT	354
	management	ТРО	293
	costs	Total	3,672
		СОМР	81,393
	Tabal China C	TPFT	7,235
	Total Claims Cost	ТРО	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

	respect of Aviation, Classes	Marine & Transport	Amount attributable to th reporting calendar year
			€ 000's
		Aircraft	-
		Ships	-161
	Gross	Goods in Transit	-15
		Liability for Ships	-
		Total	-176
		Aircraft	-
		Ships	-20
	Reinsurers' share	Goods in Transit	25
		Liability for Ships	
		Total	5
Claims incurred in		Aircraft	5
respect of incidents		Ships	-141
	Not	Goods in Transit	-40
ccurring prior to the	INCL		-+0
reporting calendar		Liability for Ships	-
year		Total	-181
		Aircraft	-
	Claims management	Ships	14
	Claims management	Goods in Transit	7
	costs	Liability for Ships	-
		Total	21
		Aircraft	21
			-
		Ships	-127
	Total Claims Cost	Goods in Transit	-34
		Liability for Ships	-
		Total	-160
		Aircraft	
			1.002
	Crocc	Ships Gooda in Transit	1,083
	Gross	Goods in Transit	1,352
		Liability for Ships	-
		Total	2,436
		Aircraft	-
		Ships	581
	Reinsurers' share	Goods in Transit	384
		Liability for Ships	504
		, ,	-
.		Total	966
Claims incurred in		Aircraft	-
espect of incidents	Net	Ships	502
occurring in the		Goods in Transit	968
reporting calendar		Liability for Ships	-
year		Total	1,470
year		Aircraft	_,
		Ships	30
		Goods in Transit	26
	costs		20
		Liability for Ships	-
		Total	56
		Aircraft	-
		Ships	532
	Total Claims Cost	Goods in Transit	994
		Liability for Ships	-
		Total	1,526
			1,520
		Aircraft	
		Ships	922
	Gross	Goods in Transit	1,337
	Gross		1,337
	Gross	Goods in Transit	
	Gross	Goods in Transit Liability for Ships Total	
	Gross	Goods in Transit Liability for Ships Total Aircraft	2,259
		Goods in Transit Liability for Ships Total Aircraft Ships	2,259 561
	Gross Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	
		Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships	2,259 2,259 561 409
		Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total	2,259 2,259 561 409
Total claims		Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft	- 2,259 - 561 409 - 970
	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships	2,259 2,259 561 409 970 361
incurred for the	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	2,259 2,259 561 409 970 361
incurred for the porting calendar	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships	409
incurred for the	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	- 2,259 - 561 409 - 970 - 361 928
incurred for the porting calendar	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total	2,259 2,259 561 409 970 361 928
incurred for the eporting calendar	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft	2,259 2,259 561 409 970 361 928 1,289
incurred for the porting calendar	Reinsurers' share	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships	2,259 2,259 561 409 970 361 928 1,289
incurred for the eporting calendar	Reinsurers' share Net Claims	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	- 2,259 - 561 409 - 970 - 361
incurred for the eporting calendar	Reinsurers' share Net	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Goods in Transit	2,259 2,259 561 409 970 361 928 1,289 1,289 44 33
incurred for the eporting calendar	Reinsurers' share Net Claims	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total	- 2,259 - 561 409 - 970 - 361 928 - 1,289 - 1,289 - 44 33
incurred for the eporting calendar	Reinsurers' share Net Claims	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Goods in Transit	- 2,259 - 561 409 - 970 - 361 928 - 1,289 - 44
incurred for the eporting calendar	Reinsurers' share Net Claims	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft	- 2,259 - 561 409 - 970 - 361 928 - 1,289 - 1,289 - 44 44 333 - 77
incurred for the eporting calendar	Reinsurers' share Net Claims management costs	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Total Aircraft Ships Solution Ships	- 2,259 - 561 409 - 970 - 361 928 - 1,289 - 1,289 - 1,289 - 1,289 - 77 - 77
incurred for the eporting calendar	Reinsurers' share Net Claims	Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft	- 2,259 - 561 409 - 970 - 361 928 - 1,289 - 1,289 - 44 44 333 - 77

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

Claims Incurred in	Amount attributable to the reporting calendar year		
			€ 000's
		Fire and natural forces	-25,165
	Gross	Other damage to property	-932
		Total	-26,097
		Fire and natural forces	-10,231
	Reinsurers' share	Other damage to property	-744
Claims incurred in		Total	-10,974
respect of incidents		Fire and natural forces	-14,935
occurring prior to the	Net	Other damage to property	-188
		Total	-15,123
reporting calendar year	Claims management	Fire and natural forces	718
	costs	Other damage to property	5
	0515	Total	723
		Fire and natural forces	-14,217
	Total Claims Cost	Other damage to property	-183
		Total	-14,400
		Fire and natural forces	83,979
	Gross	Other damage to property	80,810
		Total	164,789
		Fire and natural forces	34,438
	Reinsurers' share	Other damage to property	1,710
Claims incurred in		Total	36,148
respect of incidents		Fire and natural forces	49,541
	Net	Other damage to property	79,099
occurring in the		Total	128,641
reporting calendar year	Claims management	Fire and natural forces	309
	Claims management	Other damage to property	114
	costs	Total	423
		Fire and natural forces	49,850
	Total Claims Cost	Other damage to property	79,213
		Total	129,063
	Gross	Fire and natural forces	58,814
		Other damage to property	79,877
		Total	138,691
Total claims incurred for the reporting calendar year	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	Fire and natural forces	1,027
		Other damage to property	119
	management costs	Iotal	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 resport of incidents yearGrossGeneral Liability Employer's liability Frofessional indemnityGeneral Liability (General Liability)Claims incurred in reporting calendar yearNetGeneral Liability (General Liability)-34,670 (General Liability)Claims management costsGeneral Liability (General Liability)-34,670 (General Liability)-34,670 (General Liability)Claims management costsGeneral Liability (General Liability)-34,670 (General Liability)-34,670 (General Liability)Claims management costsFrofessional indemnity (General Liability)-31,486 (General Liability)Claims management costsGeneral Liability (General Liability)-31,670 (General Liability)Claims incurred in respect of incidents occurring in the reporting calendar yearGrossFrofessional indemnity (General Liability)Claims management costsGeneral Liability (General Liability)-31,670 (General Liability)TotalClaims (Gross)General Liability (General Liability)Claims management costsGeneral Liability (General Liability)-31,860 (General Liability)TotalClaims (General Liability)-31,860 (General Liability)-31,860 (General Liability)TotalClaims (Gots)General Liability)-31,860 (General Liability)TotalClaims (General Liability)-31,860 (General Liability)TotalClaims (General Liability)-31,860 (General Liability)Total <th>Claims Incu</th> <th>rred in respect of (</th> <th>General liability Classes</th> <th>Amount attributable to the reporting calendar year € 000's</th>	Claims Incu	rred in respect of (General liability Classes	Amount attributable to the reporting calendar year € 000's
Claims incurred in respect of incidents yearGrossEmployer's liability rofasional indemnity3,366 -36,897 rofasional indemnityClaims incurred in respect of incidents yearReinsurers' share TotalGeneral Liability Professional indemnity-34,670 			General Liability	
Claims incurred in respect of incidents year Claims incurred in respect of incidents year Claims incurred in respect of incidents year Claims incurred in respect of incidents occurring prior bth Reinsurers' share Claims Cost Cost Cost Total Claims Cost Cost Total Claims Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost Cost			-	
Claims incurred in respect of incidents yearTotal-42,202 General LiabilityClaims incurred in resporting calendar yearReinsurers' share totalGeneral Liability-34,670 TotalClaims management costsGeneral Liability-7,852 Professional indemnity-34,670 -34,670Claims management costsForfasional indemnity-2,227 TotalTotalClaims employer's liability-633 Professional indemnityTotal Claims costEmployer's liability-51 TotalTotal Claims costEmployer's liability-681 TotalTotal Claims costEmployer's liability-681 TotalTotal Claims costEmployer's liability-7,651 TotalClaims incurred in resporting calendar yearGeneral Liability11,977 Employer's liabilityClaims incurred in resport of incidents occurring in the reporting calendar yearNetEmployer's liabilityClaims management costsProfessional indemnity23,186 CostTotalClaims Employer's liability11,418 CostTotal Claims management costsProfessional indemnity302 CostTotal Claims management costsProfessional indemnity33,030 Employer's liabilityTotal Claims management costsProfessional indemnity4,934 CostTotal Claims professional indemnity-7,657 Cost3,567 CostTotal Claims management costsProfessional indemnity3,303 CostTotal Claims managemen		Gross		-
Claims incurred in respect of incidents occurring prior to the reporting calendar yearNetGeneral Liability-34,670 Professional indemnityClaims management costsGeneral Liability-31,486 Professional indemnity-34,670 -34,670Claims management costsGeneral Liability-37,852 Professional indemnity-36,707 -34,670Total Claims management costsGeneral Liability-31,486 Professional indemnity-34,670 -34,670Claims management costsGeneral Liability-31,282 Professional indemnity-2,124 -31,282Claims incurred in respect of incidents occurring in the reporting calendar yearGrossGeneral Liability-7,651 -31,272Claims management costsGeneral Liability11,977 -2,184 -10,524-7,651 -2,184 -10,524Claims reporting calendar yearNetGeneral Liability11,418 -2,328,292Total costGeneral Liability-33,829 -2,3829Total Claims management costsGeneral Liability11,418 -3,305Total Claims management costsGeneral Liability-3,356 -2,338Total Claims management costsGeneral Liability-3,356 -2,338Total Claims management costsGeneral Liability-3,356 -2,338Total Claims management costsGeneral Liability-3,356 -2,338Total Claims management costsGeneral Liability-3,356 -2,338GrossGeneral Liability-3,356 -2,338General Liability <td></td> <td></td> <td></td> <td></td>				
Claims incurred in respect of incidents occurring prior to the reporting calendar year Net Employer's liability -34,670 Vean Total General Liability -7,852 reporting calendar year General Liability -10,716 Claims General Liability -10,716 management costs General Liability -10,716 Claims General Liability -7,652 management costs General Liability -7,651 Cost Total 10,716 Total Claims General Liability -7,651 General Liability -7,651 10,724 Total Claims General Liability -7,651 Gross General Liability 10,524 Total General Liability 5,533 General Liability 5,533 Fordia General Liability 5,533 General Liability 11,977 France to incidents General Liability 13,145 occurring in the reporting calendar year General Liability 14,133 Total General Liability 3,365 Total Claims General				
Claims incurred in respect of incidents occurring prior to the reporting calendar yearNetProfessional indemnity-34,670 -31,486 General LiabilityClaims management costsGeneral Liability-33,086 Professional indemnity-32,227 -332Claims management costsTotal-10,716 General Liability-2,227 -10,716Total Claims costGeneral Liability-31,286 Professional indemnity-32,287 -2,227Total Claims respect of incidents yearGeneral Liability-7,651 Professional indemnity-7,651 -2,184Claims incurred in respect of incidents yearGeneral Liability-10,524 -2,184Claims incurred in respect of incidents yearGeneral Liability5,033 -2,184Claims incurred in respect of incidents occurring in the reporting calendar yearNetForeal Liability11,974 -2,184Claims respect of incidents occurring in the reporting calendar yearNetProfessional indemnity23,186 -2,184Total Claims management costsGeneral Liability11,418 -2,184Total Claims management costsProfessional indemnity4,939 -2,184Total Claims management costsProfessional indemnity4,939 -2,184Total Claims management costsGeneral Liability11,425 -2,184Total Claims management costsGeneral Liability4,939 -2,184Total Claims management costsGeneral Liability-3,128 -2,124Total Claims managementGeneral			-	
Claims incurred in respect of incidents occurring prior to the reporting calendar year Claims incurred in respect of incidents occurring in the reporting calendar year Claims incurred in respect of incidents occurring in the reporting calendar year Total Claims Encurred for the reporting calendar year Total claims incurred for the reporting calendar year Total claims Encurred in total Encurred in the reporting calendar year Total Claims Encurred in the reporting calendar year Total Claims Encurred in the encurred in the encurred in the encurred in the encurred in the encurred in the reporting calendar year Encurred in the encurred		Reinsurers' share		
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Occurring prior to the Net Professional indemnity -2,227 Total General Liability 201 Claims Employer's liability -51 Total Claims General Liability -51 Total Claims Employer's liability -688 Total Claims Frofessional indemnity -2,227 Total Claims General Liability -7,651 Total Claims Employer's liability -688 Total Claims Frofessional indemnity -2,184 General Liability 11,977 Employer's liability 503 Frofessional indemnity 22,769 Total 45,769 Total General Liability 11,977 Employer's liability 84 Professional indemnity 23,186 559 Employer's liability 14,83 reporting calendar year Net General Liability 11,418 66 Year Net Employer's liability 49 97 Claims General Liability 11,453 66 66 66 66 70 66 66 70 70 70			-	
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Claims incurred in respect of incidents yearGrossTotal-10,524 General LiabilityClaims incurred in respect of incidents yearReinsurers' shareGeneral Liability5,023 Professional indemnity28,769 (59) General LiabilityVearReinsurers' shareGeneral Liability381 Professional indemnity23,186 (23,186)VearNetGeneral Liability11,418 (11,418)VearNetGeneral Liability4,939 (21,940)VearClaims management costsGeneral Liability37 (21,940)TotalClaims (21,940)General Liability37 (21,940)Total Claims reporting calendar yearGeneral Liability37 (21,940)Total Claims incurred for the reporting calendar yearGeneral Liability305 (31,940)Total Claims incurred for the reporting calendar yearGeneral Liability3,305 (31,940)Total claims incurred for the reporting calendar yearGeneral Liability3,305 (31,940)Reinsurers' shareGeneral Liability3,305 (31,940)Professional indemnity (32,567)-260 (31,940)Claims management costsGeneral Liability3,302 (31,940)Total Claims management costsGeneral Liability3,305 (31,940)Total Claims management costsGeneral Liability3,302 (32,975)Total Claims management costsGeneral Liability3,302 (32,975)Total Claims management costs <td< td=""><td></td><td>Total Claims</td><td>Employer's liability</td><td>-688</td></td<>		Total Claims	Employer's liability	-688
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Claims incurred in respect of incidents occurring in the reporting calendar yearTotalTotal23,829NetGeneral Liability11,418Professional indemnity5,583Total21,940General Liability37Claims management costsGeneral LiabilityTotal Claims costGeneral LiabilityTotal Claims costGeneral LiabilityTotal Claims management costsGeneral LiabilityTotal Claims costGeneral LiabilityTotal Claims costGeneral LiabilityTotal Claims rootalGeneral LiabilityTotal Claims incurred for the reporting calendar yearGeneral LiabilityTotal Claims management costsGeneral Liab		Reinsurers share	Professional indemnity	23,186
Claims incurred in respect of incidents occurring in the reporting calendar yearNetGeneral Liability11,418 Employer's liabilityNetNetTotal21,940Claims management costsGeneral Liability37CostCostFrofessional indemnity5,583Total Claims costGeneral Liability37Total Claims incurred for the reporting calendar yearGeneral Liability11,418Total claims incurred for the reporting calendar yearGeneral Liability3,305Total Claims incurred for the reporting calendar yearGeneral Liability3,305Claims incurred for the reporting calendar yearNetGeneral Liability-260Claims management costsReinsurers' shareGeneral Liability-7,657General Liability03,566-7,657Total Claims management costsGeneral Liability3,356Total Claims management costsGeneral Liability3,356Total Claims management costsGeneral Liability3,356Total Claims management costsGeneral Liability3,356Total Claims management costsGeneral Liability3,305Total Claims management costsGeneral Liability3,305Total Claims management costsGeneral Liability3,305Total Claims management costsGeneral Liability3,305Total Claims management costsGeneral Liability3,			Total	
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incurred for the reporting calendar year Vear Net Net Net Net Net Net Net Ne			Total	-7,657
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reporting calendar year Net Professional indemnity 3,356 Total 11,223 Claims General Liability 239 Employer's liability 5 Professional indemnity 46 Total 289 Total Claims Cost General Liability 3,804 Total Claims Professional indemnity 4,306 Professional indemnity 3,804			Employer's liability	
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Total ClaimsEmployer's liability4,306CostProfessional indemnity3,402				
Cost Professional indemnity 3,402			-	
Total 11,512				-
			Total	11,512

Claims Incurred in respect of Credit and Suretyship classes			Amount attributable to the reporting calendar year
			€ 000's
		Credit	-5,160
	Gross	Suretyship	-
		Total	-5,160
		Credit	-5,160
	Reinsurers' share	Suretyship	-
Claims incurred in		Total	-5,160
respect of incidents		Credit	-
occurring prior to the	Net	Suretyship	-
reporting calendar		Total	-
year	Claima managament	Credit	-
,	Claims management	Suretyship	-
	costs	Total	-
		Credit	-
	Total Claims Cost	Suretyship	-
		Total	-
		Credit	6,917
	Gross	Suretyship	-
		Total	6,917
		Credit	6,917
	Reinsurers' share	Suretyship	-
Claims incurred in		Total	6,917
respect of incidents		Credit	-
occurring in the	Net	Suretyship	-
reporting calendar		Total	-
year	Claims management	Credit	-
,	Claims management	Suretyship	-
	costs	Total	-
		Credit	-
	Total Claims Cost	Suretyship	-
		Total	-
	Gross	Credit	1,757
		Suretyship	-
		Total	1,757
	Reinsurers' share	Credit	1,757
		Suretyship	-
Total claims		Total	1,757
incurred for the reporting calendar year	Net	Credit	-
		Suretyship	-
		Total	-
	Claims	Credit	-
	management	Suretyship	-
	costs	Total	-
	Total Claims Cost	Credit	-
		Suretyship	-
		Total	-

E.6(a). Credit and Suretyship Classes

E.7(a). Other Classes

Claims Inc	curred in respect of	f Other Classes	Amount attributable to the reporting calendar year
			€ 000's
		Misc. Financial loss	394
	Gross	Legal expenses	-2,159
	01055	Assistance	102
		Total	-1,663
		Misc. Financial loss	6,834
	Reinsurers' share	Legal expenses	23
	Remourers share	Assistance	-
		Total	6,857
Claims incurred in		Misc. Financial loss	-6,440
respect of incidents	Net	Legal expenses	-2,182
occurring prior to the	net	Assistance	102
reporting calendar year		Total	-8,519
· · · · · · · · · · · · · · · · · · ·		Misc. Financial loss	43
	Claims management	Legal expenses	-92
	costs	Assistance	-
		Total	-49
		Misc. Financial loss	-6,397
		Legal expenses	-2,274
	Total Claims Cost	Assistance	102
		Total	-8,568
		Misc. Financial loss	44,255
	Gross	Legal expenses	4,071
		Assistance	92
		Total	48,418
		Misc. Financial loss	10,497
	Reinsurers' share	Legal expenses	-
		Assistance	-
		Total	10,497
Claims incurred in		Misc. Financial loss	33,758
respect of incidents	Net	Legal expenses	4,071
occurring in the	Net	Assistance	92
reporting calendar year		Total	37,921
		Misc. Financial loss	139
	Claims management	Legal expenses	178
	costs	Assistance	-
		Total	317
		Misc. Financial loss	33,897
	Total Claims Cost	Legal expenses	4,249
	Total Claims Cost	Assistance	92
		Total	38,238
		Misc. Financial loss	44,649
	C	Legal expenses	1,912
	Gross	Assistance	194
		Total	46,755
		Misc. Financial loss	17,331
		Legal expenses	23
	Reinsurers' share	Assistance	-
		Total	17,353
Total claims		Misc. Financial loss	27,318
incurred for the		Legal expenses	1,889
reporting calendar	Net	Assistance	194
year		Total	29,402
year		Misc. Financial loss	182
	Claims	Legal expenses	86
	management	Assistance	
	costs	Total	
			268
		Misc. Financial loss	27,500
	Total Claims Cost	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
	Gross	708
Claims Incurred in	Reinsurers' share	3,964
respect of incidents	Net	-3,256
occurring prior to	Claims management	-5
reporting calendar	costs	-5
year	Total Claims Cost	-3,261
	Gross	73,040
Claims incurred in	Reinsurers' share	5,703
respect of incidents	Net	67,338
occurring in the	Claims management	
reporting calendar	costs	-
year	Total Claims Cost	67,338
	Gross	73,749
Total claims	Reinsurers' share	9,667
incurred for the reporting calendar year	Net	64,082
	Claims	
	management	-5
	costs	C 4 C 3 7
	Total Claims Cost	64,077

E.2(b). Motor Classes

Claims Incurred in respect of Motor Classes		Amount attributable to the reporting calendar year € 000's
Claims Incurred in	Gross Reinsurers'	11,157 7,069
respect of incidents	Net	4,088
occurring prior to	Claims	-
reporting calendar year	Total Claims Cost	4,088
	Gross	21,086
Claims incurred in	Reinsurers'	209
respect of incidents occurring in the reporting calendar year	Net Claims	20,877
	Total Claims Cost	20,877
	Gross	32,244
	Reinsurers' share	7,278
Total claims incurred	Net	24,966
for the reporting	Claims	
calendar year	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
	Gross	5,574
Claims Incurred in	Reinsurers' share	-48
respect of incidents	Net	5,622
occurring prior to	Claims	
reporting calendar	management	
vear	costs	-
year	Total Claims	
	Cost	5,622
	Gross	19,331
Claims incurred in	Reinsurers' share	1,256
respect of incidents occurring in the reporting calendar year	Net	18,075
	Claims	
	management	
	costs	-
,	Total Claims	19.075
	Cost	18,075
	Gross	24,906
	Reinsurers'	1 200
Total claims	share	1,209
incurred for the	Net Claims	23,697
reporting calendar		
year	management costs	-
	Total Claims	
	Cost	23,697
	CUSL	

Claims Incurred in respect of Fire and Other Damage to Property Classes		Amount attributable to the reporting calendar vear € 000's
	Gross	5,894 446
Claims Incurred in	Reinsurers' share Net	5,448
respect of incidents occurring prior to reporting calendar	Claims management costs	_
year	Total Claims Cost	5,448
	Gross	97,620
Claims incurred in	Reinsurers' share	116 97,504
respect of incidents occurring in the reporting calendar year	Claims management costs	-
	Total Claims Cost	97,504
	Gross	103,514
	Reinsurers' share	562
Total claims	Net	102,952
incurred for the reporting calendar year	Claims	
	management	
	costs Total Claims	-
	Cost	102,952

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

E.5(b). General Liability Classes

Claims Incurred in respect of General Liability Classes		Amount attributable to the reporting calendar year € 000's
	Gross	-6,653
Claims Incurred in	Reinsurers' share	98
respect of incidents	Net	-6,750
occurring prior to	Claims management	
reporting calendar year	costs	-
	Total Claims Cost	-6,750
	Gross	18,308
Claims incurred in	Reinsurers' share	790
respect of incidents occurring in the reporting calendar year	Net	17,518
	Claims management	
	costs	-
	Total Claims Cost	17,518
	Gross	11,655
Total claims incurred	Reinsurers' share	888
for the reporting calendar year	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	Gross	-
respect of incidents	Reinsurers' share	-
occurring prior to reporting calendar	Claims management costs	-
year	Total Claims Cost	-
Claims incurred in respect of incidents occurring in the reporting calendar	Gross Reinsurers' share Net Claims management	- - -
year	costs Total Claims Cost	-
	Gross	-
Total claims	Reinsurers' share	-
incurred for the	Net	-
reporting calendar year	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
	Gross	2,097
Claims Incurred in	Reinsurers' share	-11
respect of incidents	Net Claims management	2,109
occurring prior to	costs	_
reporting calendar year	Total Claims Cost	2,109
	Gross	17,453
Claims incurred in	Reinsurers' share	-
respect of incidents	Net	17,453
occurring in the reporting calendar year	Claims management costs	-
	Total Claims Cost	17,453
	Gross	19,550
Table laborations in a	Reinsurers' share	-11
Total claims incurred	Net	19,561
for the reporting calendar year	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
	€ 000's
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
	€ 000's
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
	€ 000's
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
	€ 000's
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		
	€ 000's		
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 € 000's				
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	
	€ 000's	
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

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

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

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

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

Expense Ratio

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

Combined Ratio

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

		Loss Ratios			-	Combined	
		Α	В	С	D	Expense Ratio	Ratio
Groups of classes	Classes/subgroups	%	%	%	%	%	%
	Accident	23.7%	7.9%	24.8%	9.6%		
Accident and Health	Sickness	53.4%	53.4%	58.0%	63.5%		
	Total	37.4%	24.7%	40.1%	29.5%	31.2%	55.9%
	COMP ¹	81.7%	92.3%	84.4%	95.9%	`	
Motor	TPFT ²	43.8%	43.9%	45.5%	46.1%		
MOLUI	TPO ³	34.4%	33.6%	36.6%	36.0%		
	Total	72.1%	79.2 %	74.6%	82.4%	19.0%	98.1%
	Aircraft	0.0%	1.9%	0.0%	1.8%		
	Ships	48.3%	46.8%	50.6%	52.4%		
Aviation Maxing 9	Goods in transit	38.0%	42.2%	39.0%	43.7%		
Aviation, Marine &	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
Transport	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	Fire and natural forces	41.9%	49.3%	42.6%	50.7%		
Damage to Property	Other damage to property	58.3%	59.6%	58.3%	59.7%		
Damage to Property	Total	50.0%	56.0%	50.4%	56.6%	7.0%	63.0%
	General Liability	10.0%	12.2%	10.8%	13.0%		
General Liability	Employer's liability	154.3%	118.5%	154.4%	118.6%		
General Liability	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	Credit	25.5%	0.0%	25.5%	0.0%		
Suretyship	Suretyship	0.0%	0.0%	0.0%	0.0%		
Surecyship	Total	25.5%	0.0%	25.5%	0.0%	100.0%	100.0%
	Misc. Financial loss	27.7%	22.1%	27.8%	22.2%		
Other Classes	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%
Α	II Classes	41.9%	47.6%	42.8%	48.9 %	17.7%	65.3%

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

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

	Loss Ratios				Expense	Combined
	Α	В	С	D	Ratio	Ratio
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%