Insurance Principals Statistics 2012 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
	<i>€ 000's</i>	€ 000's	<i>€ 000's</i>
Accident	39,258	600	39,858
Sickness	33,686	11,789	45,475
Total GPW - direct and facultative business	72,944	12,389	85,333
Total GPW - proportional & non- proportional treaty reinsurance inwards			240,099
Total GPW			325,432

A.2(a). Motor Classes

	Risks situat	ted in Malta	Risks situated		
Motor Classes	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	-	€ 000's	€ 000's	€ 000's	€ 000's
Land and vehicles	29,278	-	105,092	4,654	139,024
Motor vehicle liability (excluding carrier's liability)	23,219	-	22,497	1,142	46,859
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
Total GPW - direct and facultative business	52,497	-	127,589	5,796	185,883
Total GPW - proportional & non- proportional treaty reinsurance inwards	163		29,689		29,852
Total GPW					215,735

A.2(b). Motor Subgroups

Total GPW - treaty reinsurance			Risks situat	ted in Malta	Risks situated	outside Malta	
COMP	Mo	tor Subarouns	Insurance		Insurance		Totals
COMP - (cown damage) 16,017 - 69,668 - 85,685 COMP - (third party) 6,028 - 8,404 - 14,431		to. Subgroups					
Private COMP - (third party) 6,028 - 8,404 - 14,431 TPFT - (own damage) 4,298 - 3,469 - 7,766 TPFT - (third party) 4,544 - 2,816 - 7,360 TPO 5,633 - 277 - 5,911 COMP - (wn damage) 1,733 - 22,428 - 24,162 COMP - (third party) 488 - 4,369 - 4,856 COMP - (third party) 755 - 806 - 1,550 TPO 2,913 - 3,287 - 6,200 TPO 2,913 - 3,287 - 6,200 COMP - (third party) 392 3,348 COMP - (third party) 392 330 COMP - (third party) 44 320 TPFT - (third party) 44 320 TPFT - (third party) 422 - 19 1,142 1,593 TPFT - (third party) 397 397 TPFT - (third party) 388 397 TPFT - (third party) 88 397 TPFT - (third party) 397		COMP ¹ (d)				€ 000's	
Private TPFT - (third party)			-			-	
TPFT - (third party)	Delegate				•	-	•
TPO	Private					-	
COMP - (own damage)							
Commercial TPFT - (wind damage) 1,019 - 3,974 - 4,356 1,556 TPFT - (wind damage) 1,019 - 3,974 - 4,993 TPFT - (wind damage) 1,019 - 3,0287 - 6,200 COMP - (wind damage) 3,848 3,848 COMP - (wind damage) 57 3,3287 - 6,200 COMP - (wind damage) 57 3,348 COMP - (third party) 392 3,328 TPFT - (wind damage) 57							•
Commercial TPFT - (third party)						-	•
TPFT - (third party)					-	-	•
Motor Vehicles GMP - (third party) 392	Commerciai		-				
Motor Vehicles							
COMP - (third party) 392 392 392 - 392 392 392 - 392 392 392 393 393 394 394 394 395					· ·	-	
TPFT - (own damage)						_	•
TPFT - (third party)	venicies					_	
TPO 320 - - - 320 320 - - - 320 320 320 - - - 320				-	-	-	
COMP - (own damage) 1,591 - 1,973 4,654 8,218	Self-drive)			-	-	_	
COMP - (third party)		COMP - (own damage)		_	1.973	4.654	
TPFT - (third party) 88				-			
TPO 269 - 26 - 295	Fleets	-		-			•
Motor Cycles		TPFT - (third party)	88	-	-	-	88
COMP - (third party) 7		TPO	269	-	26	-	295
TPFT - (own damage) 120		COMP - (own damage)	33	-	2,831	-	2,864
TPFT - (own damage) 120	Motor	COMP - (third party)	7	-	738	-	745
TPF1 - (tnird party) 132		TPFT - (own damage)	120	-	36	-	156
Motor Cycles (Hired / Self-drive)	Cycles			-		-	•
COMP - (third party)			947	-	247	-	1,194
Cycles (Hired / FFT - (own damage)	Motor		-	-	-	-	-
Composition			-	-	-	-	-
TPFT - (third party)			-	-	-	-	-
COMP - (own damage) 150 - 714 - 864			- 12	-	-	-	-
Other COMP - (third party) 29	_			-	71.4	-	
Other TPFT - (own damage) 15 - - 15 TPFT - (third party) 18 - - 18 TPO 211 - 4 - 215 Carrier's Liability - - - - - - - Total GPW - direct and facultative business 52,497 - 127,589 5,796 185,883				-		-	
TPFT - (third party) TPO 18 19 19 10 10 11 11 12 15 17 18 19 19 10 10 10 11 11 12 13 14 15 15 15 16 17 18 18 19 19 10 10 10 10 10 10 10 10	Other						
TPO 211 - 4 - 215 Carrier's Liability	Other	` ,					
Carrier's Liability						_	
Total GPW - direct and facultative business 52,497 - 127,589 5,796 185,883			-			-	-
business 52,497 - 127,589 5,796 185,883 Total GPW - treaty reinsurance							
Total GPW - treaty reinsurance		unect and racultative	52,497	-	127,589	5,796	185,883
inwards 163 29,689 29,852		treaty reinsurance	163		29,6	29,852	
Total GPW 215,735	Total GPW						215,735

^{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 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	136	-	-	-	136
Pleasure Craft	1,903	-	-	-	1,903
Marine Cargo	2,154	-	413	7,883	10,450
Goods in transit	76	-	1,860	1	1,938
Aircraft Liability	-	-	-	-	-
Liability for ships	6	-	186	-	192
Total GPW - direct and	4,274		2,460	7 00E	14,619
facultative business	4,2/4	_	2,400	7,885	14,019
Total GPW - treaty reinsurance inwards	499		-4,202		-3,703
Total GPW					10,916

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

	Risks situated in Malta		Risks situated		
Aviation, Marine and Transport Classes	-	Facultative reinsurance	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	-	-	-
Ships	2,039	-	-	-	2,039
Goods in transit	2,230	-	2,273	7,885	12,388
Aircraft liability	-	-	-	-	-
Liability for ships	6	-	186	-	192
Total GPW - direct and facultative business	4,274	-	2,460	7,885	14,619
Total GPW - treaty reinsurance inwards	499		-4,202		-3,703
Total GPW					10,916

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

	Risks situat	ted 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	10,811	-	111,034	35,911	157,756
Home	7,074	-	140	2	7,216
Travel	3,270	-	33	-	3,303
Other Accident	1,180	-	1,834	116,158	119,171
Engineering	2,175	-	15	3	2,193
Theft	259	-	8,325	1	8,586
Electronic Equipment	1,387	-	18,938	8	20,333
Total GPW - direct and facultative business	26,155	26,155 -		152,084	318,557
Total GPW - treaty reinsurance inwards	2,3	80	28,425		30,805
Total GPW					349,362

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

	Risks situated 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	-	-	111,173	35,913	164,972
Other damage to property	8,270	-	29,144	116,171	153,585
Total GPW - direct and facultative business	8,270	-	140,318	152,084	318,557
Total GPW - treaty reinsurance inwards	2,3	80	28,425		30,805
Total GPW					349,362

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	3,627	-	21,620	24,306	49,554	
Employers' Liability	2,286	-	3,545	1,804	7,635	
Professional indemnity and	783	_	58,116	_	58,899	
directors and officers	703		30,110		30,033	
Total GPW - direct and	6,697	_	83,281	26,110	116,088	
facultative business	0,097		05,201	20,110	110,000	
Total GPW - treaty	583		6,864		7,447	
reinsurance inwards	36		0,0	0,604		
Total GPW					123,535	

A.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	-	-	7,683	390	8,073
Suretyship	-	-	-	-	-
Total GPW - direct and facultative business	_	-	7,683	390	8,073
Total GPW - treaty					
reinsurance inwards		-		L	1
Total GPW					8,074

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	497	-	9,748	7,373	17,618
Loss of Profits following Machinery Breakdown	16	-	7	1	23
Other	1,288	-	241,641	6,019	248,947
Legal Expenses	14	-	19,425	-	19,439
Assistance	185	-	145	-	331
Total GPW - direct and facultative business	2,000	-	270,965	13,393	286,359
Total GPW - treaty reinsurance inwards			60,2	284	60,284
Total GPW					346,642

A.7(b). Other Classes

	Risks situated 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	1,801	-	251,395	13,393	266,589
Legal Expenses	-	-	19,425	-	19,425
Assistance	185	-	145	-	331
Total GPW - direct and facultative business	1,986	-	270,965	13,393	286,344
Total GPW - treaty					
reinsurance inwards		-	60,2	60,284	
Total GPW					346,628

A.8(a). Total Gross Premiums Written

	Risks situat	ted in Malta	Risks situated outside Malta		Totals		
	GPW	% Total	GPW	% Total	100		
	€ 000's	70 IOCai	€ 000's	70 IOCai	€ 000's	%	
Accident and Health	13,833	12.7	311,599	24.5	325,432	23.6	
Motor	52,661	48.3	163,074	12.8	215,735	15.6	
Aviation, Marine and	4 774	1.1	6 142	٥٦	10.016	0.0	
Transport	4,774	4.4	6,142	0.5	10,916	0.8	
Fire and Other Damage to	20 525	26.2	220.026	25.2	240.262	25.3	
Property	28,535	20.2	320,826	25.2	349,362	23.3	
General Liability	7,280	6.7	116,255	9.1	123,535	9.0	
Credit and Suretyship	-	-	8,074	0.6	8,074	0.6	
Other Classes	2,000	1.8	344,642	27.1	346,642	25.1	
Total GPW	109,083	100.0	1,270,613	100.0	1,379,696	100.0	

A.8(b). Total Gross Premiums Written

	Gross Premiums Written € 000's	Reinsurers' Share	% GPW	Net Premiums Written	% GPW
Assidant and Haalth		€ 000's	12.6	€ 000's	07.4
Accident and Health	325,432	40,954	12.6	284,478	87.4
Motor	215,735	23,559	10.9	192,176	89.1
Aviation, Marine and	10.016	F 660	E4.0	E 0E 4	40.4
Transport	10,916	5,662	51.9	5,254	48.1
Fire and Other Damage to	240.262	OF 162	24.4	264 100	75.6
Property	349,362	85,163	24.4	264,198	75.6
General Liability	123,535	52,391	42.4	71,144	57.6
Credit and Suretyship	8,074	7,467	92.5	607	7.5
Other Classes	346,642	55,871	16.1	290,771	83.9
Total	1,379,696	271,067	19.6	1,108,630	80.4

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				
	<i>€ 000's</i>	%	<i>€ 000's</i>	%	€ 000's	%			
Direct business	6,515	47.1	97,070	31.2	103,584	31.8			
Business generated by agents	2,935	21.2	206,110	66.1	209,044	64.2			
Business generated by brokers	3,723	26.9	8,420	2.7	12,142	3.7			
Business generated by tied insurance intermediaries	661	4.8	-	-	661	0.2			
Total GPW	13,833	100.0	311,599	100.0	325,432	100.0			

	Total Gross Premium Written									
B.2. Motor Classes	Risks situat	ted in Malta	Risks situated	outside Malta	Totals					
	€ 000's	%	€ 000's	%	€ 000's	%				
Direct business	18,467	35.1	61,481	37.7	79,948	37.1				
Business generated by agents	12,857	24.4	662	0.4	13,519	6.3				
Business generated by brokers	6,716	12.8	100,931	61.9	107,647	49.9				
Business generated by tied insurance intermediaries	14,621	27.8	-	-	14,621	6.8				
Total GPW	52,661	100.0	163,074	100.0	215,735	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	2,347	49.2	5,173	84.2	7,520	68.9				
Business generated by agents	603	12.6	970	15.8	1,572	14.4				
Business generated by brokers	1,114	23.3	-	-	1,114	10.2				
Business generated by tied insurance intermediaries	710	14.9	-	-	710	6.5				
Total GPW	4,774	100.0	6,142	100.0	10,916	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	11,591	40.6	301,190	93.9	312,781	89.5			
Business generated by agents	3,566	12.5	19,436	6.1	23,003	6.6			
Business generated by brokers	8,825	30.9	200	-	9,025	2.6			
Business generated by tied insurance intermediaries	4,553	16.0	-	-	4,553	1.3			
Total GPW	28,535	100.0	320,826	100.0	349,362	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	2,453	33.7	108,442	93.3	110,895	89.8				
Business generated by agents	1,108	15.2	6,564	5.6	7,672	6.2				
Business generated by brokers	2,907	39.9	1,248	1.1	4,155	3.4				
Business generated by tied insurance intermediaries	813	11.2	-	-	813	0.7				
Total GPW	7,280	100.0	116,255	100.0	123,535	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	-	-	8,074	100.0	8,074	100.0				
Business generated by agents	-	-	-	-	-	-				
Business generated by brokers	-	-	-	-	-	-				
Business generated by tied insurance intermediaries	-	-	-	-	-	-				
Total GPW	-	-	8,074	100.0	8,074	100.0				

B.7. Other Classes	Total Gross Premium Written									
B.7. Other Classes	Risks situat	ted in Malta	Risks situated	outside Malta	Totals					
	<i>€ 000's</i> %		€ 000's	%	€ 000's	%				
Direct business	650	32.5	122,290	35.5	122,940	35.5				
Business generated by agents	138	6.9	66,057	19.2	66,195	19.1				
Business generated by brokers	882	44.1	871	0.3	1,753	0.5				
Business generated by tied insurance intermediaries	330	16.5	155, 4 23	45.1	155,754	44.9				
Total GPW	2,000	100.0	344,642	100.0	346,642	100.0				

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

C.1(a). Accident and Health Classes

			Gre	oss	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	
		Accident	6		5		1	
Premiums receivable du	_	Sickness	-		-		-	
respect of risks incepted	in prior calendar years	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
Promiume written in our	ont year in respect of	Accident	206	7	40	-	166	7
		Sickness	-17	-	-	-	-17	-
risks incepted in prior car	endar years	Total	190	7	40	-	166 -17 149 5,584	7
	ims written in current year in respect of incepted in prior calendar years For periods of less than	Accident	7,043	318	1,459	27	5,584	292
	12 months	Sickness	11,142	311	5,731	116	5,412	195
Premiums written in	12 months	Total	18,185	630	7,190	143	10,995	487
current year in respect	For periods of 12	Accident	6,350	4,013	1,800	1,699	4,550	2,314
of risks incepted in the	months	Sickness	4,807	2,407	2,760	1,427	2,048	980
reporting calendar year	IIIOIICIIS	Total	11,157	6,420	4,560	3,126	6,598	3,294
reporting calendar year		Accident	19,895	1,653	10,107	665	9,788	988
	-	Sickness	8,501	6,533	4,891	2,618	3,610	3,915
		Total	28,396	8,186	14,998	3,282	13,398	4,903
Premiums unearned as at	end of previous year	Accident	4,705	5,440	1,628	3,107	3,077	2,333
remiums unearned as at end of previous year arried forward to current year		Sickness	3,311	21,497	1,278	12,414	2,033	9,083
	c year	Total	8,016	26,937	2,906	15,521	5,110	11,416
		Accident	38,199	11,431	15,034	5,497	23,165	5,934
Tot	tal	Sickness	27,745	30,749	14,660	16,575	13,086	14,174
		Total	65,944	42,180	29,694	22,072	36,250	20,107

C.2(a). Motor

			Gro	OSS	Reinsure	rs' share	Net of rei	insurance
			Earned in prior		Earned in prior		Earned in prior	
			calendar years		calendar years		calendar years	
			€ 000's		€ 000's		€ 000's	
		COMP ¹	-		-		-	
Premiums receivable dur	ing the calendar year in	TPFT ²	-		-		-	
respect of risks incepted		TPO ³	86		-50		136	
respect of risks incepted	iii prior calendar years	Carrier's Liability	-		-		-	
		Total	86		-50		136	
			Earned in the	Unearned at the end of the	Earned in the	Unearned at the end of the	Earned in the	Unearned at
			reporting		reporting		reporting	the end of the reporting
			calendar year	reporting calendar year	calendar year	reporting calendar year	calendar year	calendar year
				calellual year		calellual year		Calellual year
			€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
		COMP	-1,081	-15	-112	-	-969	-15
Premiums written in curre	ant year in respect of	TPFT	-34	-17	-3	-	-31	-17
risks incepted in prior cale		TPO	-66	-39	-4	-	-62	-39
risks incepted in prior care	sildar years	Carrier's Liability	-	-	-	-	-	-
		Total	-1,182	-71	-119	-	-1,063	-72
		СОМР	2,723	3,254	186	257	2,537	2,998
	For periods of less than	TPFT	829	632	42	2	786	630
	12 months	TPO	1,107	853	54	2	1,053	851
		Carrier's Liability	4.650	4 740	202	261	4 276	4 470
		Total COMP	4,659	4,740	283	261	4,376	4,479
Premiums written in		TPFT	77,571 11,938	61,172 10,275	8,803 1,018	10,295 1,421	68,768 10,920	50,877 8,853
current year in respect of	For periods of 12	TPO	6,515	4,840	1,119	278	5,396	4,561
risks incepted in the	months	Carrier's Liability	0,313	-,040		-	-	-,501
reporting calendar year		Total	96,024	76,286	10,940	11,995	85,084	64,292
		COMP	557	741	39	4	518	737
	Eas noviode of many	TPFT	198	256	14	1	184	255
	For periods of more than 12 months	TPO	394	431	29	1	366	430
	ulali 12 illolluls	Carrier's Liability	-	-	-	-	-	-
		Total	1,149	1,428	81	6	1,068	1,422
		СОМР	64,104	2	14,407	-	49,697	2
Premiums unearned as at	end of previous vear	TPFT	9,641	1	1,944	-	7,697	1
carried forward to current		TPO	5,977	-	276	-	5,701	-
		Carrier's Liability		-	-	-	-	-
		Total	79,722	3 6F 1F3	16,627	10 FFF	63,095	3
		COMP	143,874	65,153	23,322	10,555	120,551	54,598
Tot	al	TPFT TPO	22,571 13,927	11,146 6,086	3,015 1,474	1,425 281	19,556 12,454	9,721 5 805
100	ai	Carrier's Liability	13,92/	0,000	1,474	201	12,454	5,805
		Total	180,372	82,386	27,812	12,262	152,561	70,124
		Total	100,372	02,300	27,012	12,202	132,301	/0,124

^{1.} Comprehensive insurance cover

^{2.} Third party fire and theft insurance cover

^{3.} Third party only insurance cover

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

			Gre	oss	Reinsure	ers' share	Net of re	nsurance
			Earned in prior		Earned in prior		Earned in prior	
			calendar years		calendar years		calendar years	
			€ 000's		€ 000's		€ 000's	
Premiums receivable du		Total	58		49		9	
respect of risks incepted	in prior calendar years							
_	_	_	Formed in Alex	Unearned at the	Formed in Alex	Unearned at the	Formed in Alex	Unearned at the
			Earned in the reporting calendar year	end of the reporting calendar year	Earned in the reporting calendar year	end of the reporting calendar year	Earned in the reporting calendar year	end of the reporting calendar year
			€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
		Aircraft	-	-	-	-	-	<u>-</u>
		Ships	15	10	9	-	6	10
Premiums written in cur		Goods in transit	243	-	189	-	54	-
risks incepted in prior ca	lendar years	Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total Aircraft	258	10	198	-	59	10
		Ships	10	11	9	7	1	5
	For periods of less than		1,435	103	791	49	644	53
	12 months	Aircraft Liability	- 1,733	105	- 791	- TJ	-	-
	12 months	Liability for ships	_	_	_	-	_	_
		Total	1,445	114	800	56	645	58
		Aircraft	-	-	-	-	-	-
Premiums written in		Ships	1,000	957	688	475	312	482
current year in respect		Goods in transit	5,909	208	846	173	5,064	35
of risks incepted in the	months	Aircraft Liability	-	-	-	-	-	-
reporting calendar year		Liability for ships	129	62	120	59	10	4
		Total	7,039	1,227	1,654	707	5,385	520
		Aircraft	-	-	-	-	-	-
	For noviode of more than	Ships	20	16	15	10	5	6
	For periods of more than 12 months		15	1	12	-	4	-
	12 monus	Aircraft Liability Liability for ships	<u>-</u>	-	-	-		
		Total	35	17	27	10	9	6
		Aircraft	-	-	-	-		_
		Ships	970	-	470	-	501	_
Premiums unearned as a	t end of previous year	Goods in transit	205	4	120	-	84	4
carried forward to curren		Aircraft Liability	-	-	-	-	-	-
Liability for ships		2	-	-	-	2	-	
		Total	1,177	4	590	-	587	4
		Aircraft	-	-	-	-	-	-
		Ships	2,015	994	1,191	492	824	502
To	otal	Goods in transit	7,808	315	1,958	223	5,850	93
		Aircraft Liability	122	-	120	-	- 12	-
		Liability for ships	132	62 1 372	120	59 773	12	599
		Total	9,954	1,372	3,268	773	6,686	227

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

			Gre	oss	Reinsure	rs' 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 dur	ing the calendar year in	Fire and natural forces	27		22		6	
respect of risks incepted		Other damage to property	-14		-13		-1	
гезресс от поло шеораси	iii prior carenaar years	Total	13		9		4	
			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	rent year in respect of	Fire and natural forces	1,166	124	-249	13	1,415	111
Premiums written in current year in respect of isks incepted in prior calendar years		Other damage to property	669	92	356	74	313	19
nisks incepted in prior cu	ichida years	Total	1,835	216	108	86	1,727	130
	For periods of less than	Fire and natural forces	3,342	112	217	72	3,124	40
	12 months	Other damage to property	18,825	2,124	563	143	18,262	1,980
Premiums written in		Total	22,166	2,236	780	215	21,386	2,021
current year in respect		Fire and natural forces	108,430	39,396	46,455	32,492	61,975	6,904
of risks incepted in the	For periods of 12 months	Other damage to property	128,864	2,502	1,792	1,426	127,072	1,076
reporting calendar year		Total	237,294	41,898	48,247	33,918	189,047	7,980
. op 5. ding date idan year	For periods of more than	Fire and natural forces	187	130	107	55	80	76
	12 months	Other damage to property	242	253	218	212	24	42
		Total	429	384	325	266	104	117
Premiums unearned as a	t end of previous year	Fire and natural forces	34,719	1	31,891	1	2,829	-
carried forward to currer		Other damage to property	4,273	10	1,866	9	2,406	1
	•	Total	38,992	11	33,757	10	5,235	1 7 122
_	4-1	Fire and natural forces	147,844	39,763	78,421	32,632	69,423	7,132
To	otal	Other damage to property	152,873	4,981	4,795	1,864	148,077	3,118
		Total	300,717	44,744	83,217	34,495	217,500	10,249

C.5(a). General Liability

			Gr	OSS	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 dur	ing the calendar year in	General Liability	5		-		5	
respect of risks incepted		Employer's liability Professional indemnity	13 20		18		13	
respect of risks incepted	in prior calcildar years	Total	38		19		19	
		Total	50					
			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
			€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Duamiuma unittan in aum		General Liability	306	14	-22	1	328	13
Premiums written in cur		Employer's liability	138	21 50	5	- 11	133	21
risks incepted in prior ca	iendar years	Professional indemnity Total	-12 432	85	13 -5	11 12	-25 437	39 73
		General Liability	102	55	- 5	5	97	51
	For periods of less than	Employer's liability	38	16	1	1	37	16
	12 months	Professional indemnity	31	8	24	1	7	8
	12 monens	Total	171	80	30	6	141	74
Premiums written in		General Liability	17,363	18,076	2,653	2,726	14,710	15,350
current year in respect	5	Employer's liability	4,533	1,556	301	143	4,232	1,413
of risks incepted in the	For periods of 12 months	Professional indemnity	37,934	25,056	25,010	20,718	12,924	4,339
reporting calendar year		Total	59,830	44,688	27,964	23,586	31,865	21,102
•		General Liability	39	46	-3	7	42	39
	For periods of more than		18	6	-	-	18	6
	12 months	Professional indemnity	7	49	21	28	-14	21
		Total	64	101	18	35	46	66
	General Liability		20,136	10	470	10	19,666	-
carried forward to current year Professional inde		Employer's liability	1,561	-	79	-	1,482	-
		Professional indemnity	23,054	-	20,222	-	2,832	-
		Total	44,751	10	20,770	10	23,980	45 454
		General Liability	37,946	18,202	3,102	2,748	34,844	15,454
To	otal	Employer's liability	6,288	1,599	385 45 301	144	5,903	1,455
		Professional indemnity		25,163	45,291	20,757	15,723	4,407
		Total	105,247	44,965	48,778	23,649	56,470	21,316

C.6(a). Credit and Suretyship

			Gro	oss	Reinsure	ers' share	Net of re	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	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 curr	ont year in respect of	Credit	-	-	-	-	-	<u>-</u>
risks incepted in prior cal		Suretyship	-	-	-	-	-	-
risks incepted in prior car	endar years	Total	-	-	-	-	-	-
	For periods of less than	Credit	-	-	-	-	-	-
	12 months	Suretyship	-	-	-	-	-	-
Premiums written in	12 IIIOIICIIS	Total	-	-	-	-	-	-
current year in respect		Credit	8,001	-	7,467	-	534	-
of risks incepted in the	For periods of 12 months		-	-	-	-	-	-
reporting calendar year		Total	8,001	-	7,467	-	534	-
coording calcillar year	For periods of more than	Credit	37	35	-	-	37	35
	12 months	Suretyship	-	-	-	-	-	-
Iotal		37	35	-	-	37	35	
Premiums unearned as at end of previous year carried forward to current year Credit Suretyship			-	-	-	-	-	-
			-	-	-	-	-	-
		Total	-	-	-	-	-	-
		Credit	8,038	35	7,467	-	571	35
То	otal	Suretyship		-	-	-	-	-
		Total	8,038	35	7,467	-	571	35

C.7(a). Other Classes

			Gre	oss	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		<i>€ 000's</i>	
		Misc. Financial loss	-		-		-	
Premiums receivable dur	ring the calendar year in	Legal expenses	-		-		-	
respect of risks incepted	in prior calendar years	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
Duamiuma viiltas in	vant vanu in varuart of	Misc. Financial loss	223	-7	16	-22	207	15
Premiums written in curi		Legal expenses Assistance	-916	-	-	-	-916	-
risks incepted in prior ca	iendar years	Total	14 -678	- -7	- 16	-22	14 -695	- 1E
		Misc. Financial loss	177,341	2,826	27,569	306	149,772	15 2,520
	For periods of less than	Legal expenses	22	2,020	27,509	300	149,772	2,320
	12 months	Assistance	30		_		30	
	12 months	Total	177,394	2,826	27,569	306	149,824	2,520
Premiums written in		Misc. Financial loss	21,101	17,508	7,121	166	13,980	17,341
current year in respect		Logal expenses	1,921	162	-	-	1,921	162
of risks incepted in the	For periods of 12 months	Assistance	9,729	128	67	62	9,662	66
reporting calendar year		Total	32,750	17,798	7,188	228	25,562	17,570
, , , , ,		Misc. Financial loss	26,970	47,651	12,107	8,083	14,864	39,567
	For periods of more than	Legal expenses	18,281	2	-	-	18,281	2
	12 months	Assistance	-	-	-	-	<u> </u>	-
		Total	45,251	47,653	12,107	8,084	33,144	39,569
		Misc. Financial loss	22,365	70,684	4,937	11,468	17,428	59,217
Premiums unearned as at end of previous year carried forward to current year		Legal expenses	159	-	-	-	159	-
		Assistance	52	-	-	-	52	-
		Total	22,576	70,684	4,937	11,468	17,638	59,217
		Misc. Financial loss	248,001	138,662	51,751	20,002	196,250	118,661
Te	otal	Legal expenses	19,467	164		-	19,467	164
		Assistance	9,824	128	67	62	9,757	66
		Total	277,292	138,954	51,818	20,063	225,475	118,891

C. Premiums Earned - (b) Pure Reinsurers Only

C.1(b). Accident and Health Classes

		Gro	oss	Reinsure	rs' 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	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 currrisks incepted in prior ca	lendar years	22,207	-	-	-	22,207	-
Premiums written in	For periods of less than 12 months	9,079	2,123	-	-	9,079	2,123
current year in respect of risks incepted in the	For periods of 12 months	142,766	76,082	7,606	3	135,160	76,079
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		25,029	34	-	7	25,029	27
То	tal	199,080	78,239	7,606	10	191,475	78,229

C.2(b). Motor

		Gro	OSS	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 dur respect of risks incepted		-		-		-	
		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>	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in currisks incepted in prior ca	_	2,525	-	-	-	2,525	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	22,581	7,510	162	-	22,419	7,510
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		9,392	1,525	-	-	9,392	1,525
То	tal	34,498	9,035	162	-	34,336	9,035

^{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	
		€ 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 currrisks incepted in prior ca	_	-4,395	-	-77	-	-4,318	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	4,876	232	2,238	-	2,639	232
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		5,761	-	-	-	5,761	-
То	tal	6,242	232	2,161	-	4,081	232

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

		Gro	oss	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	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 currisks incepted in prior ca	-	-2,653	-	-	-	-2,653	-
Premiums written in	For periods of less than 12 months	1,746	-	-	-	1,746	-
current year in respect of risks incepted in the	For periods of 12 months	30,355	13,443	1,180	30	29,175	13,413
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		55,285	-	15	-	55,269	-
То	tal	84,732	13,443	1,195	30	83,537	13,413

C.5(b). General Liability

		Gro	oss	Reinsure	ers' share	Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		<i>€ 000's</i>		€ 000's		<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 currisks incepted in prior ca	-	917	-	-	-	917	-
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	14,033	3,097	721	4	13,311	3,093
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		2,784	-	2	-	2,782	-
То	tal	17,733	3,097	723	4	17,010	3,093

C.6(b). Credit and Suretyship

		Gro	oss	Reinsure	rs' share	Net of re	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		-					
		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 currisks 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	1	-	-	-	1	-
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	1	-	-	-	1	-

C.7(b). Other Classes

		Gro	oss	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 currisks incepted in prior ca	-	3,199	300	-	-	3,199	300
Premiums written in	For periods of less than 12 months	-	-	-	-	-	-
current year in respect of risks incepted in the	For periods of 12 months	19,554	603	395	-	19,159	603
reporting calendar year	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	51	-	-	-	51
То	tal	22,753	954	395	-	22,358	954

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health	Insurance	Facultative	Total
Classes	€ 000's	€ 000's	€ 000's
Accident	7,972	870	8,843
Sickness	4,244	7,531	11,775
Total GCP - Direct & Facultative business	12,216	8,401	20,617
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards			134,879
Total GCP			155,496

D.2. Motor Subgroups

		Risks situat	ed in Malta	Risks situated	outside Malta	
Moto	r Subgroups	Insurance	Facultative	Insurance	Facultative	Totals
11000	- Jubg. Jups		reinsurance		reinsurance	
		<i>€ 000's</i>				
	COMP ¹	16,862	-	15,634	-	32,496
Private	TPFT ²	3,238	-	1,910	-	5,147
	TPO ³	2,377	-	246	-	2,624
	COMP	1,205	-	33,472	-	34,676
Commercial	TPFT	790	-	1,575	-	2,364
	TPO	1,373	-	1,176	-	2,549
Motor Vehicles	COMP	2,179	-	-	-	2,179
(Hired / Self-	TPFT	2	-	-	-	2
drive)	TPO	44	-	-	-	44
	COMP	1,857	-	1,982	2,750	6,589
Fleets	TPFT	259	-	-	-	259
	TPO	509	-	19	-	528
	COMP	47	-	873	-	920
Motor Cycles	TPFT	63	-	277	-	339
	TPO	69	-	92	-	161
Motor Cycles	COMP	-	-	-	-	-
(Hired / Self-	-	-	-	-	-	-
drive)	TPO	2	-	-	-	2
	COMP	71	-	515	-	586
Other	TPFT	4	-	-	-	4
	TPO	125	-	-	-	125
	er's Liability	-	-	-	-	-
b	Total GCP - Direct and Facultative business		-	57,770	2,750	91,596
_	proportional & non- treaty reinsurance	21	18	22,3	22,588	
To	otal GCP					114,184

^{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 situate	d 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	26	-	-	-	26
Pleasure Craft	1,158	-	-	-	1,158
Marine Cargo	377	-	22	4,331	4,729
Goods in transit	5	-	116	-	121
Aircraft Liability	-	-	-	-	-
Liability for ships	4	-	-	-	4
Total GCP - Direct &	1 560		120	4 221	6 027
Facultative business	1,569	-	138	4,331	6,037
Total GCP i.r.o.					
proportional & non-	254		10.7	242	10 502
proportional treaty	351	•	19,2	242	19,593
reinsurance inwards					
Total GCP					25,630

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

	Risks situate	d 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	1,184	-	-	-	1,184
Goods in transit	382	-	138	4,331	4,850
Aircraft liability	-	-	-	-	-
Liability for ships	4	-	-	-	4
Total GCP - Direct & Facultative business	1,569	-	138	4,331	6,037
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards	351		19,242		19,593
Total GCP					25,630

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

	Risks situat	ted 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	3,136	-	41,366	99,054	143,556
Home	2,487	-	27	-	2,514
Travel	1,535	-	24	-	1,559
Other Accident	592	-	271	69,496	70,360
Engineering	768	-	4	-	773
Theft	87	-	96	-	183
Electronic Equipment	644	-	11,974	-	12,618
Total GCP - Direct &	0.350		F2 761	160 551	221 562
Facultative business	9,250	_	53,761	168,551	231,562
Total GCP i.r.o.					
proportional & non- proportional treaty	715		59,584		60,299
reinsurance inwards					
Total GCP					291,861

D.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	5,623	-	41,393	99,054	146,070
Other damage to property	3,627	-	12,369	69,496	85,492
Total GCP - Direct & Facultative business	9,250	-	53,761	168,551	231,562
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards	715		59,584		60,299
Total GCP					291,861

D.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	352	-	6,194	3,816	10,361
Employers' Liability	457	-	9,641	2,057	12,155
Professional indemnity and directors and officers	60	-	30	-	90
Total GCP - Direct & Facultative business	869	-	15,865	5,872	22,606
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards	113		965		1,078
Total GCP					23,684

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	-	-	-	1,663	1,663
Suretyship	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	-	1,663	1,663

D.7(a). Other Classes Subgroups

	Risks situat	ed in Malta	Risks situated	outside Malta	
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	30	-	10,413	4,338	14,781
Loss of Profits following Machinery Breakdown	42	-	-	-	42
Other	118	-	31,257	86	31,460
Legal Expenses	-	-	1,389	-	1,389
Assistance	-	-	124	-	124
Total GCP - Direct & Facultative business	190	-	43,182	4,423	47,795
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards			17,196		17,196
Total GCP					64,991

D.7(b). Other Classes

	Risks situated 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	190	-	41,670	4,423	46,283
Legal Expenses	-	-	1,389	-	1,389
Assistance	-	-	124	-	124
Total GCP - Direct & Facultative business	190	-	43,182	4,423	47,795
Total GCP i.r.o. proportional & non- proportional treaty reinsurance inwards			17,196		17,196
Total GCP					64,991

D.8(a). Total Gross Claims Paid

	Risks situa	ted in Malta	Risks situated	outside Malta	Total GCP	
	GCP	% Total	GCP	% Total	GCP	% Total
	€ 000's	70 IOCai	€ 000's	70 IOCai	€ 000's	70 Total
Accident and Health	6,066	12.0	149,430	23.8	155,496	23.0
Motor	31,294	62.1	82,890	13.2	114,184	16.9
Aviation, Marine and	1.010	3.8	22 711	3.8	25,630	3.8
Transport	1,919	3.0	23,711	3.0	25,030	3.0
Fire and Other Damage to	9,965	19.8	281,896	45.0	291,862	43.1
Property	9,903	19.0	201,090	45.0	291,002	43.1
General Liability	982	1.9	22,702	3.6	23,684	3.5
Credit and Suretyship	-	-	1,663	0.3	1,663	0.2
Other Classes	190	0.4	64,801	10.3	64,991	9.6
Total GCP	50,416	100.0	627,094	100.0	677,510	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	155,496	8,753	5.6	146,742	94.4
Motor	114,184	10,025	8.8	104,158	91.2
Aviation, Marine and	25 620	4 202	16.4	21 427	02.6
Transport	25,630	4,203	16.4	21,427	83.6
Fire and Other Damage to	201 062	64,704	22.2	227,158	77.8
Property	291,862	04,704	22.2	227,156	//.0
General Liability	23,684	5,360	22.6	18,324	77.4
Credit and Suretyship	1,663	-	-	1,663	100.0
Other Classes	64,991	7,488	11.5	57,502	88.5
Total	677,510	100,534	14.8	576,976	85.2

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 incidents occurring prior to the reporting calendar year	Claims Incurred in re	espect of Accident a	nd Health Classes	Amount attributable to the reporting calendar year
Claims incurred in respect of incidents occurring prior to the reporting calendar year				€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year Claims incurred in respect of incidents occurring prior to the reporting calendar year Claims management costs Total Claims cost Claims incurred in respect of incidents occurring in the reporting calendar year Claims cost Claims incurred in respect of incidents occurring in the reporting calendar year Claims cost Claims management costs Claims management cost Claims management cost Claims c				-3,523
Claims incurred in respect of incidents occurring prior to the reporting calendar year Claims management costs Total Claims cost Claims management costs Total Claims cost Claims management costs Claims ma		Gross	Sickness	-2,217
Claims incurred in respect of incidents occurring prior to the reporting calendar year			Total	-5,740
Claims incurred in respect of incidents occurring prior to the reporting calendar year			Accident	-1,032
Claims incurred in respect of incidents occurring prior to the reporting calendar year		Reinsurers' share	Sickness	-1,273
Net			Total	
Net			Accident	
Claims management costs Total Claims management costs Total Sickness 164	· · · · · · · · · · · · · · · · · · ·	Net	Sickness	
Claims management costs Total 153 318 Accident 10,000 318 Accident 318 Acci			Total	
Claims management costs Sickness 164 318	reporting calendar year	a		·
Total Costs Total Costs Accident Costs C				
Total Claims Cost Total Total Claims Cost Total Tota		costs		
Total Claims Cost			- 0 00	
Total		Total Claims Cost		
Claims incurred in respect of incidents occurring in the reporting calendar year		Total Claims Cost		
Claims incurred in respect of incidents occurring in the reporting calendar year				·
Claims incurred in respect of incidents occurring in the reporting calendar year		Cross		•
Reinsurers' share		01055		·
Reinsurers' share				-
Claims incurred in respect of incidents occurring in the reporting calendar year		Daine was labour		·
Claims incurred in respect of incidents occurring in the reporting calendar year		Reinsurers snare		·
Net	Claims incurred in			
Claims management costs Total To	respect of incidents			·
Claims management costs Accident 289	· · · · · · · · · · · · · · · · · · ·	Net		·
Claims management costs Sickness 862 Total				
Total Claims Cost	calcinati year	Claims management		
Total Claims Cost				
Total Claims Cost Sickness 6,095 Total				
Total 12,229 Accident 6,507 Sickness 9,543 Total 16,050 Accident 3,153 Sickness 5,253 Total Sickness 5,253 Total Sickness 5,253 Total Sickness 3,354 Sickness 4,290 Total Total				
Gross Sickness 9,543 Total 16,050 Accident 3,153 Accident 3,153 Total Claims incurred for the reporting calendar year Claims Accident 3,354 Net Sickness 4,290 Total 7,644 Claims Accident 442 management Sickness 1,026 costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316 Total Claims Cost Sickness 5,316 Costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316 Costs Total 1,468 Costs Total 1,468 Costs Total 5,316 Costs		Total Claims Cost		6,095
Gross Sickness 9,543 Total 16,050 Accident 3,153 Sickness 5,253 Total 8,406 For the reporting calendar year Total Claims Accident 3,354 Claims Accident 4,290 Claims Accident 442 management Sickness 1,026 costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316 Total Claims Cost Sickness 5,316 Costs Total 1,468 Costs Total 1,468 Costs Sickness 5,316 Costs Sickness Sickness 5,316 Costs Sickness Sickness 5,316 Costs Sickness Sickness 5,316 Costs Sickness Sickn			Total	12,229
Total			Accident	6,507
Reinsurers' share		Gross	Sickness	9,543
Reinsurers' share				16,050
Total S,406			Accident	3,153
Total claims incurred for the reporting calendar year Net Sickness 4,290 Claims management costs Accident 7,644 Claims management costs Sickness 1,026 Total Claims Cost Sickness 5,316		Reinsurers' share	Sickness	5,253
Total claims incurred for the reporting calendar year Net Sickness 4,290 Total 7,644 Claims Accident 442 management Sickness 1,026 costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316			Total	
for the reporting calendar year Net Sickness Total Claims Accident management costs Total Sickness 1,026 costs Total Accident Accident 3,796 Total Claims Cost Sickness 5,316	Total claims incurred		Accident	3,354
calendar year Total 7,644 Claims Accident 442 management Sickness 1,026 costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316	for the reporting	Net	Sickness	-
Claims Accident 442 management Sickness 1,026 costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316	calendar year		Total	-
management Sickness 1,026 costs Total 1,468		Claims	Accident	•
costs Total 1,468 Accident 3,796 Total Claims Cost Sickness 5,316		management	Sickness	
Accident 3,796 Total Claims Cost Sickness 5,316				-
Total Claims Cost Sickness 5,316				-
		Total Claims Cost		-
10tal 9.112			Total	9,112

E.2(a). Motor Classes

Claims Incurre	d in respect of Mot	or Classes	Amount attributable to the reporting calendar year € 000's
		coup1	
		COMP ¹	21,994
	Gross	TPFT ²	47
	C. 000	TPO ³	823
		Total	22,864
		COMP	7,131
		TPFT	468
	Reinsurers' share	TPO	1,303
		Total	8,902
Claims incurred in		COMP	14,863
respect of incidents		TPFT	-421
occurring prior to the	Net	TPO	-479
reporting calendar		Total	
year		COMP	13,963
	Claima		668
	Claims	TPFT	192
	management costs	TPO	85
		Total	945
		СОМР	15,530
	Total Claims Cost	TPFT	-229
	Total Claims Cost	TPO	-394
		Total	14,908
		COMP	80,411
		TPFT	8,079
	Gross	TPO	7,411
		Total	95,901
	Reinsurers' share	COMP	-
		TPFT	5,633
			1,479
		TPO	181
Claims incurred in		Total	7,293
respect of incidents		COMP	74,778
occurring in the	Net	TPFT	6,600
reporting calendar	THE CONTRACTOR OF THE CONTRACT	TPO	7,230
year		Total	88,608
yeai		COMP	1,733
	Claims	TPFT	254
	management costs	TPO	246
		Total	2,233
		COMP	76,511
		TPFT	6,854
	Total Claims Cost	TPO	7,476
		Total	90,841
		COMP	102,405
		TPFT	8,127
	Gross	TPO	-
		Total	8,234
		COMP	118,765
	Doingurous!		12,764
	Reinsurers'	TPFT	1,947
	share	TPO	1,483
Takel det		Total	16,194
Total claims		СОМР	89,641
incurred for the	Net	TPFT	6,180
reporting calendar		TPO	6,751
year		Total	102,571
	Claims	СОМР	2,401
	management	TPFT	445
	costs	TPO	332
	CUSLS	Total	3,178
		COMP	92,042
	Total Claims Carl	TPFT	6,625
	Total Claims Cost	TPO	7,082
		Total	105,749

^{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, Classes	Marine & Transport	Amount attributable to the reporting calendar year
			€ 000's
		Aircraft	-
		Ships	-146
	Gross	Goods in Transit	-656
		Liability for Ships	-136
		Total	-938
		Aircraft	-
		Ships	-95
	Reinsurers' share	Goods in Transit	-91
		Liability for Ships	-136
		Total	-322
Claims incurred in		Aircraft	-
respect of incidents		Ships	-51
occurring prior to the	Net	Goods in Transit	-565
reporting calendar		Liability for Ships	-
year		Total	-616
ycai		Aircraft	-
		Ships	17
	Claims management	Goods in Transit	36
	costs		-6
		Liability for Ships	
		Total	46
		Aircraft	-
		Ships	-34
	Total Claims Cost	Goods in Transit	-529
		Liability for Ships	-6
		Total	-570
		Aircraft	_
		Ships	1 160
	Gross	Goods in Transit	1,168
	GIUSS		4,264
		Liability for Ships	125
		Total	5,557
		Aircraft	-
		Ships	698
	Reinsurers' share	Goods in Transit	599
		Liability for Ships	125
		Total	1,423
Claims incurred in		Aircraft	-
respect of incidents		Ships	470
occurring in the	Not	Goods in Transit	3,664
	Net		3,004
reporting calendar		Liability for Ships	
year		Total	4,134
		Aircraft	<u>-</u>
	Claims management	Ships	30
	costs	Goods in Transit	22
	COSCS	Liability for Ships	-
		Total	52
		Aircraft	-
		Ships	500
	Total Claims Cost	Goods in Transit	3,687
		Liability for Ships	-
		Total	4,186
			4,100
	Gross	Aircraft	
		Ships	1,022
		Goods in Transit	3,608
		Liability for Ships	-11
			4,618
		Total	
			-
		Total Aircraft	- 603
	Reinsurers' share	Total Aircraft Ships	- 603 508
	Reinsurers' share	Total Aircraft Ships Goods in Transit	508
	Reinsurers' share	Total Aircraft Ships Goods in Transit Liability for Ships	508 -11
	Reinsurers' share	Total Aircraft Ships Goods in Transit Liability for Ships Total	508
Total claims	Reinsurers' share	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft	508 -11 1,100 -
Total claims incurred for the		Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships	508 -11 1,100 - 418
	Reinsurers' share	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	508 -11 1,100 -
incurred for the		Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships	508 -11 1,100 - 418 3,100
incurred for the reporting calendar		Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships	508 -11 1,100 - 418
incurred for the reporting calendar		Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Aircraft Aircraft Liability for Ships Total Aircraft	508 -11 1,100 - 418 3,100 - 3,518
incurred for the reporting calendar	Net	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships	508 -11 1,100 - 418 3,100
incurred for the reporting calendar	Net Claims	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Aircraft Aircraft Liability for Ships Total Aircraft	508 -11 1,100 - 418 3,100 - 3,518 -
incurred for the reporting calendar	Net	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Total Aircraft Ships	508 -11 1,100 - 418 3,100 - 3,518 - 47
incurred for the reporting calendar	Net Claims	Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit Liability for Ships Total Aircraft Ships Total Aircraft Ships Goods in Transit	508 -11 1,100 - 418 3,100 - 3,518 - 47 58
incurred for the reporting calendar	Net Claims	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	508 -11 1,100 - 418 3,100 - 3,518 - 47 58 -6
incurred for the reporting calendar	Net Claims	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 Aircraft Aircraft Aircraft	508 -11 1,100 - 418 3,100 - 3,518 - 47 58 -6 99 -
incurred for the reporting calendar	Net Claims management costs	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 Ships Total Aircraft Ships	508 -11 1,100 - 418 3,100 - 3,518 - 47 58 -6 99 - 465
incurred for the reporting calendar	Net Claims	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 Ships Goods in Transit Liability for Ships Total Aircraft Ships Goods in Transit	508 -11 1,100 - 418 3,100 - 3,518 - 47 58 -6 99 - 465 3,158
incurred for the reporting calendar	Net Claims management costs	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 Ships Total Aircraft Ships	508 -11 1,100 - 418 3,100 - 3,518 - 47 58 -6 99 - 465

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>
		Fire and natural forces	-86,350
	Gross	Other damage to property	-1,976
		Total	-88,326
		Fire and natural forces	-43,497
	Reinsurers' share	Other damage to property	-498
Cl.:		Total	-43,995
Claims incurred in		Fire and natural forces	-42,853
respect of incidents	Net	Other damage to property	-1,478
occurring prior to the		Total	-44,331
reporting calendar year	2 1.1	Fire and natural forces	417
	Claims management	Other damage to property	1
	costs	Total	418
		Fire and natural forces	-42,436
	Total Claims Cost	Other damage to property	-1,477
		Total	-43,913
		Fire and natural forces	189,917
	Gross	Other damage to property	86,926
	01033	Total	276,843
		Fire and natural forces	60,408
	Reinsurers' share	Other damage to property	2,125
	Keinsurers share	Total	62,533
Claims incurred in		Fire and natural forces	129,509
respect of incidents	Net	Other damage to property	84,801
occurring in the	INCL	Total	214,310
reporting calendar year		Fire and natural forces	823
	Claims management	Other damage to property	158
	costs	Total	981
		Fire and natural forces	130,332
	Total Claims Cost	Other damage to property	84,959
		Total	215,291
		Fire and natural forces	103,567
	Gross	Other damage to property	84,950
		Total	188,517
		Fire and natural forces	16,911
	Reinsurers' share	Other damage to property	16,911
		Total	18,538
Total claims		Fire and natural forces	
incurred for the	Net	Other damage to property	86,656 83,323
reporting calendar		Total	169,979
year		Fire and natural forces	1,240
,	Claims management costs	Other damage to property	1,240
		Total	
		Fire and natural forces	1,399
	Total Claims Cost		87,896
		Other damage to property	83,482
		Total	171,379

E.5(a). General Liability Classes

Claims Incu	rred in respect of (General liability Classes	Amount attributable to the reporting calendar year € 000's
		General Liability	-8,382
		Employer's liability	-4,904
	Gross	Professional indemnity	-10,071
		Total	-23,358
		General Liability	6,285
		Employer's liability	-1,633
	Reinsurers' share	Professional indemnity	-6,696
		Total	-0,090 - 2,044
Claims incurred in		General Liability	-14,667
respect of incidents	Net	Employer's liability	-3,272
occurring prior to the		Professional indemnity	-3,375
reporting calendar		Total	-21,313
year		General Liability	366
•	Claims	Employer's liability	25
		Professional indemnity	38
	management costs	Total	428
		General Liability	
	Total Claims	•	-14,301
		Employer's liability	-3,247
	Cost	Professional indemnity	-3,337
		Total	-20,885
		General Liability	20,359
	Gross	Employer's liability	4,174
	G. 665	Professional indemnity	24,993
		Total	49,526
		General Liability	1,064
	Reinsurers' share	Employer's liability	-
	remodrers share	Professional indemnity	18,776
Claims incurred in		Total	19,840
respect of incidents		General Liability	19,295
occurring in the	Net	Employer's liability	4,174
reporting calendar	NCC	Professional indemnity	6,217
year		Total	29,686
yeai		General Liability	68
	Claims	Employer's liability	49
	management costs	Professional indemnity	24
		Total	141
		General Liability	19,363
	Total Claims	Employer's liability	4,223
	Cost	Professional indemnity	6,241
		Total	29,827
	Gross	General Liability	11,977
		Employer's liability	-731
		Professional indemnity	14,922
		Total	26,168
	Reinsurers' share	General Liability	7,348
		Employer's liability	-1,633
		Professional indemnity	12,079
		Total	17,795
Total claims	Net	General Liability	4,628
incurred for the		Employer's liability	902
reporting calendar		Professional indemnity	2,843
year		Total	8,373
		General Liability	434
		Employer's liability	74
	management	Professional indemnity	61
	costs	Total	569
		General Liability	5,062
	Total Claims	Employer's liability	976
		Professional indemnity	2,904
		Total	8,942

E.6(a). Credit and Suretyship Classes

Claims Incu	Amount attributable to the reporting calendar year		
			€ 000's
		Credit	164
	Gross	Suretyship	-
		Total	164
		Credit	-
	Reinsurers' share	Suretyship	-
Claims incurred in		Total	-
respect of incidents	Net	Credit	164
occurring prior to the		Suretyship	-
reporting calendar		Total	164
year	Claims management	Credit	-
	costs	Suretyship	-
	C0313	Total	-
		Credit	164
	Total Claims Cost	Suretyship	-
		Total	164
		Credit	1,123
	Gross	Suretyship	-
		Total	1,123
		Credit	673
	Reinsurers' share	Suretyship	-
Claims incurred in		Total	673
respect of incidents		Credit	449
occurring in the	Net	Suretyship	-
reporting calendar		Total	449
year	Claims management	Credit	-
	costs	Suretyship	-
	C03C3	Total	-
		Credit	449
	Total Claims Cost	Suretyship	-
		Total	449
	Gross	Credit	1,287
		Suretyship	-
		Total	1,287
	Reinsurers' share	Credit	673
		Suretyship	-
Total claims		Total	673
incurred for the	Net	Credit	613
reporting		Suretyship	
calendar year		Total	613
		Credit	-
	management	Suretyship	-
	costs	Total	-
	T-1-161 : 6	Credit	613
	Total Claims Cost	Suretyship	•
		Total	613

E.7(a). Other Classes

<i>€0</i>	eporting ar year
	00's
Misc. Financial loss	7,936
Gross Legal expenses	-2,051
Assistance	74
Total	5,958
Misc. Financial loss	-1,653
Reinsurers' share Legal expenses	35
Assistance	-
Total	-1,618
Claims incurred in Misc. Financial loss	9,589
respect of incidents Net Legal expenses	-2,086
occurring prior to the Assistance	74
reporting calendar year Total	7,577
Misc. Financial loss	734
Claims management Legal expenses	-81
costs Assistance	-
Total	653
Misc. Financial loss	10,323
Legal expenses	-2,167
Total Claims Cost Assistance	74
Total	8,230
Misc. Financial loss	46,342
l egal expenses	4,560
Gross Assistance	10,514
Total	61,416
Misc. Financial loss	11,566
Legal expenses	-
Reinsurers' share Assistance	_
Total	11,566
Claims incurred in Misc. Financial loss	34,776
respect of incidents	4,560
occurring in the Net Assistance	10,514
reporting calendar year Total	49,850
Misc. Financial loss	764
Claims management Legal expenses	194
costs Assistance	-
Total	959
Misc. Financial loss	35,540
l egal eynenses	4,754
Total Claims Cost Assistance	10,514
Total	50,808
Misc. Financial loss	54,278
l egal expenses	2,508
Gross Assistance	10,588
Total	67,374
Misc. Financial loss	9,913
l egal eynenses	35
Reinsurers' share Assistance	-
Total	9,948
Total claims Misc. Financial loss	44,365
incurred for the	2,473
reporting calendar Net Assistance	10,588
year Total	57,427
Misc Einancial loss	1,498
Claims Legal expenses	114
management Assistance	
costs	1,612
Misc. Financial loss	45,864
Legal expenses	2,587
T. LO. L. A. LEUGI CAUCIISES	10,588
Total Claims Cost Assistance	

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
		<i>€ 000's</i>
	Gross	9,691
Claims Incurred in	Reinsurers' share	1,879
respect of incidents	Net	7,812
occurring prior to reporting calendar	Claims management costs	-
year	Total Claims Cost	7,812
	Gross	172,791
Claims incurred in	Reinsurers' share	4,673
respect of incidents	Net	168,117
occurring in the reporting calendar	Claims management costs	-
year	Total Claims Cost	168,117
	Gross	182,482
Total claims	Reinsurers' share	6,552
incurred for the	Net	175,930
reporting calendar year	Claims management costs	- 175 020
	Total Claims Cost	175,930

E.2(b). Motor Classes

Claims Incurred in respect of Motor Classes		Amount attributable to the reporting calendar year € 000's
	Gross	804
Claims Incurred in	Reinsurers'	713
respect of incidents	Net	90
occurring prior to	Claims	-
reporting calendar year	Total Claims Cost	90
	Gross	26,357
Claims incurred in	Reinsurers'	196
respect of incidents	Net	26,161
occurring in the	Claims	-
reporting calendar year	Total Claims Cost	26,161
	Gross	27,161
	Reinsurers' share	909
Total claims incurred	Net	26,252
for the reporting	Claims	
calendar year	management	-
	costs	
	Total Claims Cost	26,252

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

Claims Incurred in respect of Aviation, Marine & Transport Classes		Amount attributable to the reporting calendar year
	C	€ 000's
	Gross	2,475
Claims Incurred in	Reinsurers' share	668
respect of incidents	Net	1,806
occurring prior to	Claims	
reporting calendar	management	-
vear	costs	
yeai	Total Claims	1,806
	Cost	1,000
	Gross	6,216
Claims incurred in	Reinsurers' share	3,540
respect of incidents	Net	2,676
occurring in the	Claims	
	management	-
reporting calendar	costs	
year	Total Claims	2.676
	Cost	2,676
	Gross	8,691
	Reinsurers'	4 200
Total claims	share	4,208
incurred for the	Net	4,482
reporting calendar	Claims	
	management	-
year	costs	
	Total Claims	4,482
	Cost	4,402

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	Gross Reinsurers' share Net Claims management costs	1,378 166 1,211
year	Total Claims Cost	1,211
Claims incurred in respect of incidents occurring in the reporting calendar	Gross Reinsurers' share Net Claims management costs	51,861 250 51,611 -
year	Total Claims Cost	51,611
Total claims	Gross Reinsurers' share	53,239 416
incurred for the reporting calendar year	Net Claims management costs	52,822
	Total Claims Cost	52,822

E.5(b). General Liability Classes

Claims Incurred in respect of General Liability Classes		Amount attributable to the reporting calendar year
		<i>€ 000's</i>
	Gross	-4,643
Claims Incurred in	Reinsurers' share	-608
respect of incidents	Net	-4,035
occurring prior to	Claims management	
reporting calendar year	costs	-
, ,	Total Claims Cost	-4,035
	Gross	16,150
Claims incurred in	Reinsurers' share	1,192
respect of incidents	Net	14,959
occurring in the	Claims management	
reporting calendar year	costs	-
	Total Claims Cost	14,959
	Gross	11,508
Total claims incurred	Reinsurers' share	584
for the reporting	Net	10,924
calendar year	Claims	
calciluai yeai	management costs	
	Total Claims Cost	10,924

E.6(b). Credit and Suretyship classes

	n respect of Credit ship 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	Gross Reinsurers' share	-
occurring in the reporting calendar	Net Claims management costs	-
year	Total Claims Cost	-
	Gross	-
Total claims	Reinsurers' share	-
incurred for the	Net	-
reporting calendar year	management costs	-
	Total Claims Cost	-

E.7(b). Other Classes

Claims Incurred in Class	-	Amount attributable to the reporting calendar year
	Gross	5,794
Claims Incurred in	Reinsurers' share	114
respect of incidents	Net	5,680
occurring prior to	Claims management	_
reporting calendar year	costs	
	Total Claims Cost	5,680
	Gross	6,578
Claims incurred in	Reinsurers' share	193
respect of incidents	Net	6,385
occurring in the	Claims management	_
reporting calendar year	costs	
	Total Claims Cost	6,385
	Gross	12,372
	Reinsurers' share	307
Total claims incurred	Net	12,065
for the reporting calendar year	Claims management costs	-
	Total Claims Cost	12,065

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	23,681
Other acquisition expenses	297
Administrative expenses	2,769
Reinsurance commissions and profit participations	19,308
Net operating expenses	7,439

F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	18,955
Other acquisition expenses	2,543
Administrative expenses	11,689
Reinsurance commissions and profit participations	-1,792
Net operating expenses	34,977

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	757
Other acquisition expenses	171
Administrative expenses	649
Reinsurance commissions and profit participations	779
Net operating expenses	798

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	16,873
Other acquisition expenses	1,143
Administrative expenses	5,176
Reinsurance commissions and profit participations	7,538
Net operating expenses	15,654

F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	12,846
Other acquisition expenses	249
Administrative expenses	2,114
Reinsurance commissions and profit participations	528
Net operating expenses	14,680

F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year			
	<i>€ 000's</i>			
Commissions	7			
Other acquisition expenses	145			
Administrative expenses	11			
Reinsurance commissions and profit participations	-			
Net operating expenses	163			

F.7(a). Other Classes

	Amount attributable to the reporting calendar year			
	€ 000's			
Commissions	62,507			
Other acquisition expenses	60			
Administrative expenses	3,471			
Reinsurance commissions and profit participations	11,155			
Net operating expenses	54.883			

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	7,986
Other acquisition expenses	2,534
Administrative expenses	280
Reinsurance commissions and profit participations	1,543
Net operating expenses	9,257

F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	6,384
Other acquisition expenses	-
Administrative expenses	82
Reinsurance commissions and profit participations	10
Net operating expenses	6,456

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	402
Other acquisition expenses	-
Administrative expenses	1
Reinsurance commissions and profit participations	-
Net operating expenses	403

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

	Amount attributable to the reporting calendar year			
	<i>€ 000's</i>			
Commissions	29,629			
Other acquisition expenses	48			
Administrative expenses	305			
Reinsurance commissions and profit participations	87			
Net operating expenses	29,895			

F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	3,288
Other acquisition expenses	-
Administrative expenses	151
Reinsurance commissions and profit participations	39
Net operating expenses	3,400

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	<u>-</u>
Administrative expenses	<u>-</u>
Reinsurance commissions and profit participations	-
Net operating expenses	-

F.7(b). Other Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	4,394
Other acquisition expenses	2,154
Administrative expenses	34
Reinsurance commissions and profit participations	170
Net operating expenses	6,412

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

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

Combined Ratio

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

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

			Loss R	atios		Expense	Combined
Groups of classes	Classes/subgroups	Α	В	С	D	Ratio	Ratio
		%	%	%	%	%	%
	Accident	17.0%	14.5%	18.2%	16.4%		
Accident and Health	Sickness	34.4%	32.8%	38.1%	40.6%		
	Total	24.3%	21.1%	26.6%	25.1%	20.5%	41.6%
	COMP ¹	71.2%	74.4%	72.8%	76.4%	`	
Motor	TPFT ²	36.0%	31.6%	38.0%	33.9%		
MOTOr	TPO ³	59.1%	54.2%	61.5%	56.9%		
	Total	65.8%	67.2%	67.6%	69.3%	22.9%	90.2%
	Aircraft	0.0%	0.0%	0.0%	0.0%		
	Ships	50.7%	50.7%	53.0%	56.4%		
Aviation Marina 0	Goods in transit	46.2%	53.0%	47.0%	54.0%		
Aviation, Marine &	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
Transport	Liability for ships	-8.4%	0.0%	-13.3%	-53.6%		
	Total	46.4%	52.6%	47.4%	54.1%	11.9%	64.6%
Fire and Other	Fire and natural forces	70.1%	124.8%	70.9%	126.6%		
Damage to Property	Other damage to property	55.6%	56.3%	55.7%	56.4%		
Dailiage to Property	Total	62.7%	78.2%	63.2%	78.8%	7.2%	85.3%
	General Liability	31.6%	13.3%	32.7%	14.5%		
General Liability	-	-11.6%	15.3%	-10.4%	16.5%		
General Elability	Professional indemnity	24.5%	18.1%	24.6%	18.5%		
	Total	24.9%	14.8%	25.4%	15.8%	26.0%	40.8%
Credit and	Credit	16.0%	107.3%	16.0%	107.3%		
Suretyship	Suretyship	0.0%	0.0%	0.0%	0.0%		
Surceysinp	Total	16.0%	107.3%	16.0%	107.3%	28.6%	135.9%
	Misc. Financial loss	21.9%	22.6%	22.5%	23.4%		
Other Classes	Legal expenses	12.9%	12.7%	13.5%	13.3%		
Till Ciassos	Assistance	107.8%	108.5%	107.8%	108.5%		
	Total	24.3%	25.5%	24.9%	26.2%	24.3%	49.8%
A	II Classes	44.6%	50.3%	45.5%	51.4%	18.5%	68.7%

^{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	Expense	Combined		
Groups of classes	A	В	С	D	Ratio	Ratio
	%	%	%	%	%	%
Accident and Health	91.7%	91.9%	91.7%	91.9%	4.8%	96.7%
Motor	78.7%	76.5%	78.7%	76.5%	18.8%	95.3%
Aviation, Marine & Transport	139.2%	109.8%	139.2%	109.8%	9.9%	119.7%
Fire & Other Damage to Property	62.8%	63.2%	62.8%	63.2%	35.8%	99.0%
General Liability	64.9%	64.2%	64.9%	64.2%	20.0%	84.2%
Credit & Suretyship	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other classes	54.4%	54.0%	54.4%	54.0%	28.7%	82.6%
All Classes	80.9%	80.1%	80.9%	80.1%	15.8%	95.9%