

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
	€ 000's	€ 000's	€ 000's
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

Motor Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	-	€ 000's	€ 000's	€ 000's	€ 000's
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

Motor Subgroups		Risks situated in Malta		Risks situated outside Malta		Totals
		Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Private	COMP ¹ - (own damage)	16,017	-	69,668	-	85,685
	COMP - (third party)	6,028	-	8,404	-	14,431
	TPFT ² - (own damage)	4,298	-	3,469	-	7,766
	TPFT - (third party)	4,544	-	2,816	-	7,360
	TPO ³	5,633	-	277	-	5,911
Commercial	COMP - (own damage)	1,733	-	22,428	-	24,162
	COMP - (third party)	488	-	4,369	-	4,856
	TPFT - (own damage)	1,019	-	3,974	-	4,993
	TPFT - (third party)	755	-	806	-	1,560
	TPO	2,913	-	3,287	-	6,200
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	3,848	-	-	-	3,848
	COMP - (third party)	392	-	-	-	392
	TPFT - (own damage)	57	-	-	-	57
	TPFT - (third party)	4	-	-	-	4
	TPO	320	-	-	-	320
Fleets	COMP - (own damage)	1,591	-	1,973	4,654	8,218
	COMP - (third party)	432	-	19	1,142	1,593
	-	397	-	-	-	397
	TPFT - (third party)	88	-	-	-	88
	TPO	269	-	26	-	295
Motor Cycles	COMP - (own damage)	33	-	2,831	-	2,864
	COMP - (third party)	7	-	738	-	745
	TPFT - (own damage)	120	-	36	-	156
	TPFT - (third party)	132	-	1,505	-	1,638
	TPO	947	-	247	-	1,194
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	12	-	-	-	12
Other	COMP - (own damage)	150	-	714	-	864
	COMP - (third party)	29	-	-	-	29
	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
Total GPW - treaty reinsurance inwards		163		29,689		29,852
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

Aviation, Marine and Transport Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	-	-	-
Marine Commercial Vessels	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 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.3(b). Aviation, Marine and Transport Classes

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

Fire and Other Damage to Property Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	10,811	-	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	-	140,318	152,084	318,557
Total GPW - treaty reinsurance inwards	2,380		28,425		30,805
Total GPW					349,362

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

Fire and Other Damage to Property Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	-	-	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	2,380		28,425		30,805
Total GPW					349,362

A.5. General Liability Class

General Liability Class	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
General Liability	3,627	-	21,620	24,306	49,554
Employers' Liability	2,286	-	3,545	1,804	7,635
Professional indemnity and directors and officers	783	-	58,116	-	58,899
Total GPW - direct and facultative business	6,697	-	83,281	26,110	116,088
Total GPW - treaty reinsurance inwards	583		6,864		7,447
Total GPW					123,535

A.6. Credit and Suretyship Classes

Credit and Suretyship Classes	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Credit	-	-	7,683	390	8,073
Suretyship	-	-	-	-	-
Total GPW - direct and facultative business	-	-	7,683	390	8,073
Total GPW - treaty reinsurance inwards	-		1		1
Total GPW					8,074

A.7(a). Other Classes - Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Consequential Loss following Property Damage	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	-		60,284		60,284
Total GPW					346,642

A.7(b). Other Classes

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Miscellaneous Financial Loss	1,801	-	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	-		60,284		60,284
Total GPW					346,628

A.8(a). Total Gross Premiums Written

	Risks situated in Malta		Risks situated outside Malta		Totals	
	GPW	% Total	GPW	% Total	€ 000's	%
	€ 000's		€ 000's			
Accident and Health	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 Transport	4,774	4.4	6,142	0.5	10,916	0.8
Fire and Other Damage to Property	28,535	26.2	320,826	25.2	349,362	25.3
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	Reinsurers' Share	% GPW	Net Premiums Written	% GPW
	€ 000's	€ 000's		€ 000's	
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 Transport	10,916	5,662	51.9	5,254	48.1
Fire and Other Damage to 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

B.1. Accident and Health Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	6,515	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

B.2. Motor Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	18,467	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

B.3. Aviation, Marine and Transport Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	2,347	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

B.4. Fire and Other Damage to Property Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	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

B.5. General Liability Class	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	2,453	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

B.6. Credit & Suretyship	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	-	-	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					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 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	155,423	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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Accident	6		5		1		
	Sickness	-		-		-		
	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 current year in respect of risks incepted in prior calendar years	Accident	206	7	40	-	166	7	
	Sickness	-17	-	-	-	-17	-	
	Total	190	7	40	-	149	7	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	7,043	318	1,459	27	5,584	292
		Sickness	11,142	311	5,731	116	5,412	195
		Total	18,185	630	7,190	143	10,995	487
	For periods of 12 months	Accident	6,350	4,013	1,800	1,699	4,550	2,314
		Sickness	4,807	2,407	2,760	1,427	2,048	980
		Total	11,157	6,420	4,560	3,126	6,598	3,294
-	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 carried forward to current year	Accident	4,705	5,440	1,628	3,107	3,077	2,333	
	Sickness	3,311	21,497	1,278	12,414	2,033	9,083	
	Total	8,016	26,937	2,906	15,521	5,110	11,416	
Total	Accident	38,199	11,431	15,034	5,497	23,165	5,934	
	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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	COMP ¹	-		-		-		
	TPFT ²	-		-		-		
	TPO ³	86		-50		136		
	Carrier's Liability	-		-		-		
	Total	86		-50		136		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	COMP	-1,081	-15	-112	-	-969	-15	
	TPFT	-34	-17	-3	-	-31	-17	
	TPO	-66	-39	-4	-	-62	-39	
	Carrier's Liability	-	-	-	-	-	-	
	Total	-1,182	-71	-119	-	-1,063	-72	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,723	3,254	186	257	2,537	2,998
		TPFT	829	632	42	2	786	630
		TPO	1,107	853	54	2	1,053	851
		Carrier's Liability	-	-	-	-	-	-
		Total	4,659	4,740	283	261	4,376	4,479
	For periods of 12 months	COMP	77,571	61,172	8,803	10,295	68,768	50,877
		TPFT	11,938	10,275	1,018	1,421	10,920	8,853
		TPO	6,515	4,840	1,119	278	5,396	4,561
		Carrier's Liability	-	-	-	-	-	-
		Total	96,024	76,286	10,940	11,995	85,084	64,292
	For periods of more than 12 months	COMP	557	741	39	4	518	737
		TPFT	198	256	14	1	184	255
		TPO	394	431	29	1	366	430
		Carrier's Liability	-	-	-	-	-	-
		Total	1,149	1,428	81	6	1,068	1,422
Premiums unearned as at end of previous year carried forward to current year	COMP	64,104	2	14,407	-	49,697	2	
	TPFT	9,641	1	1,944	-	7,697	1	
	TPO	5,977	-	276	-	5,701	-	
	Carrier's Liability	-	-	-	-	-	-	
	Total	79,722	3	16,627	-	63,095	3	
Total	COMP	143,874	65,153	23,322	10,555	120,551	54,598	
	TPFT	22,571	11,146	3,015	1,425	19,556	9,721	
	TPO	13,927	6,086	1,474	281	12,454	5,805	
	Carrier's Liability	-	-	-	-	-	-	
	Total	180,372	82,386	27,812	12,262	152,561	70,124	

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		Total	58	49	9			
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years		Aircraft	-	-	-	-	-	-
		Ships	15	10	9	-	6	10
		Goods in transit	243	-	189	-	54	-
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	258	10	198	-	59	10
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	-
		Ships	10	11	9	7	1	5
		Goods in transit	1,435	103	791	49	644	53
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	1,445	114	800	56	645	58
	For periods of 12 months	Aircraft	-	-	-	-	-	-
		Ships	1,000	957	688	475	312	482
		Goods in transit	5,909	208	846	173	5,064	35
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	129	62	120	59	10	4
		Total	7,039	1,227	1,654	707	5,385	520
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-
		Ships	20	16	15	10	5	6
		Goods in transit	15	1	12	-	4	-
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	35	17	27	10	9	6
Premiums unearned as at end of previous year carried forward to current year		Aircraft	-	-	-	-	-	
		Ships	970	-	470	-	501	-
		Goods in transit	205	4	120	-	84	4
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	2	-	-	-	2	-
		Total	1,177	4	590	-	587	4
Total		Aircraft	-	-	-	-	-	
		Ships	2,015	994	1,191	492	824	502
		Goods in transit	7,808	315	1,958	223	5,850	93
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	132	62	120	59	12	4
		Total	9,954	1,372	3,268	773	6,686	599

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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Fire and natural forces	27		22		6		
	Other damage to property	-14		-13		-1		
	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 current year in respect of risks incepted in prior calendar years	Fire and natural forces	1,166	124	-249	13	1,415	111	
	Other damage to property	669	92	356	74	313	19	
	Total	1,835	216	108	86	1,727	130	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Fire and natural forces	3,342	112	217	72	3,124	40
		Other damage to property	18,825	2,124	563	143	18,262	1,980
		Total	22,166	2,236	780	215	21,386	2,021
	For periods of 12 months	Fire and natural forces	108,430	39,396	46,455	32,492	61,975	6,904
		Other damage to property	128,864	2,502	1,792	1,426	127,072	1,076
		Total	237,294	41,898	48,247	33,918	189,047	7,980
	For periods of more than 12 months	Fire and natural forces	187	130	107	55	80	76
		Other damage to property	242	253	218	212	24	42
		Total	429	384	325	266	104	117
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	34,719	1	31,891	1	2,829	-	
	Other damage to property	4,273	10	1,866	9	2,406	1	
	Total	38,992	11	33,757	10	5,235	1	
Total	Fire and natural forces	147,844	39,763	78,421	32,632	69,423	7,132	
	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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	General Liability	5		-		5		
	Employer's liability	13		1		13		
	Professional indemnity	20		18		1		
	Total	38		19		19		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	General Liability	306	14	-22	1	328	13	
	Employer's liability	138	21	5	-	133	21	
	Professional indemnity	-12	50	13	11	-25	39	
	Total	432	85	-5	12	437	73	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	102	55	5	5	97	51
		Employer's liability	38	16	1	1	37	16
		Professional indemnity	31	8	24	1	7	8
		Total	171	80	30	6	141	74
	For periods of 12 months	General Liability	17,363	18,076	2,653	2,726	14,710	15,350
		Employer's liability	4,533	1,556	301	143	4,232	1,413
		Professional indemnity	37,934	25,056	25,010	20,718	12,924	4,339
		Total	59,830	44,688	27,964	23,586	31,865	21,102
	For periods of more than 12 months	General Liability	39	46	-3	7	42	39
		Employer's liability	18	6	-	-	18	6
		Professional indemnity	7	49	21	28	-14	21
		Total	64	101	18	35	46	66
Premiums unearned as at end of previous year carried forward to current year	General Liability	20,136	10	470	10	19,666	-	
	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	-	
Total	General Liability	37,946	18,202	3,102	2,748	34,844	15,454	
	Employer's liability	6,288	1,599	385	144	5,903	1,455	
	Professional indemnity	61,014	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

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Credit	-		-		-		
	Suretyship	-		-		-		
	Total	-		-		-		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Credit	-	-	-	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Credit	-	-	-	-	-	
		Suretyship	-	-	-	-	-	
		Total	-	-	-	-	-	
	For periods of 12 months	Credit	8,001	-	7,467	-	534	-
		Suretyship	-	-	-	-	-	-
		Total	8,001	-	7,467	-	534	-
	For periods of more than 12 months	Credit	37	35	-	-	37	35
		Suretyship	-	-	-	-	-	-
		Total	37	35	-	-	37	35
Premiums unearned as at end of previous year carried forward to current year	Credit	-	-	-	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
Total	Credit	8,038	35	7,467	-	571	35	
	Suretyship	-	-	-	-	-	-	
	Total	8,038	35	7,467	-	571	35	

C.7(a). Other Classes

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Misc. Financial loss	-		-		-		
	Legal expenses	-		-		-		
	Assistance	-		-		-		
	Total	-		-		-		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Misc. Financial loss	223	-7	16	-22	207	15	
	Legal expenses	-916	-	-	-	-916	-	
	Assistance	14	-	-	-	14	-	
	Total	-678	-7	16	-22	-695	15	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Misc. Financial loss	177,341	2,826	27,569	306	149,772	2,520
		Legal expenses	22	-	-	-	22	-
		Assistance	30	-	-	-	30	-
		Total	177,394	2,826	27,569	306	149,824	2,520
	For periods of 12 months	Misc. Financial loss	21,101	17,508	7,121	166	13,980	17,341
		Legal expenses	1,921	162	-	-	1,921	162
		Assistance	9,729	128	67	62	9,662	66
		Total	32,750	17,798	7,188	228	25,562	17,570
	For periods of more than 12 months	Misc. Financial loss	26,970	47,651	12,107	8,083	14,864	39,567
		Legal expenses	18,281	2	-	-	18,281	2
		Assistance	-	-	-	-	-	-
		Total	45,251	47,653	12,107	8,084	33,144	39,569
Premiums unearned as at end of previous year carried forward to current year	Misc. Financial loss	22,365	70,684	4,937	11,468	17,428	59,217	
	Legal expenses	159	-	-	-	159	-	
	Assistance	52	-	-	-	52	-	
	Total	22,576	70,684	4,937	11,468	17,638	59,217	
Total	Misc. Financial loss	248,001	138,662	51,751	20,002	196,250	118,661	
	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

	Gross		Reinsurers' share		Net of reinsurance		
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
	€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-		
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	22,207	-	-	-	22,207	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	9,079	2,123	-	-	9,079	2,123
	For periods of 12 months	142,766	76,082	7,606	3	135,160	76,079
	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	
Total	199,080	78,239	7,606	10	191,475	78,229	

C.2(b). Motor

	Gross		Reinsurers' share		Net of reinsurance	
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
	€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-	
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years	2,525	-	-	-	2,525	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-
	For periods of 12 months	22,581	7,510	162	22,419	7,510
	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
Total	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

	Gross		Reinsurers' share		Net of reinsurance	
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
	€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-	
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years	-4,395	-	-77	-	-4,318	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-
	For periods of 12 months	4,876	232	2,238	-	2,639
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	5,761	-	-	-	5,761	-
Total	6,242	232	2,161	-	4,081	232

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

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		-2,653	-	-	-	-2,653	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	1,746	-	-	-	1,746	-
	For periods of 12 months	30,355	13,443	1,180	30	29,175	13,413
	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	-
Total		84,732	13,443	1,195	30	83,537	13,413

C.5(b). General Liability

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		917	-	-	-	917	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	14,033	3,097	721	4	13,311	3,093
	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	-
Total		17,733	3,097	723	4	17,010	3,093

C.6(b). Credit and Suretyship

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		-	-	-	-	-	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	1	-	-	-	1	-
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	-	-	-	-	-
Total		1	-	-	-	1	-

C.7(b). Other Classes

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		<i>€ 000's</i>		<i>€ 000's</i>		<i>€ 000's</i>	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
Premiums written in current year in respect of risks incepted in prior calendar years		3,199	300	-	-	3,199	300
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	19,554	603	395	-	19,159	603
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	51	-	-	-	51
Total		22,753	954	395	-	22,358	954

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health Classes	Insurance € 000's	Facultative € 000's	Total € 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

Motor Subgroups		Risks situated in Malta		Risks situated outside Malta		Totals
		Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Private	COMP ¹	16,862	-	15,634	-	32,496
	TPFT ²	3,238	-	1,910	-	5,147
	TPO ³	2,377	-	246	-	2,624
Commercial	COMP	1,205	-	33,472	-	34,676
	TPFT	790	-	1,575	-	2,364
	TPO	1,373	-	1,176	-	2,549
Motor Vehicles (Hired / Self-drive)	COMP	2,179	-	-	-	2,179
	TPFT	2	-	-	-	2
	TPO	44	-	-	-	44
Fleets	COMP	1,857	-	1,982	2,750	6,589
	TPFT	259	-	-	-	259
	TPO	509	-	19	-	528
Motor Cycles	COMP	47	-	873	-	920
	TPFT	63	-	277	-	339
	TPO	69	-	92	-	161
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	-	-	-	-	-	-
	TPO	2	-	-	-	2
Other	COMP	71	-	515	-	586
	TPFT	4	-	-	-	4
	TPO	125	-	-	-	125
Carrier's Liability		-	-	-	-	-
Total GCP - Direct and Facultative business		31,076	-	57,770	2,750	91,596
Total GCP - proportional & non-proportional treaty reinsurance		218		22,370		22,588
Total 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

Aviation, Marine and Transport Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	-	-	-
Marine Commercial Vessels	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 & 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.3(b). Aviation, Marine and Transport Classes

Aviation, Marine and Transport Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	-	-	-
Ships	1,184	-	-	-	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

Fire and Other Damage to Property Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	3,136	-	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 & 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.4(b). Fire and Other Damage to Property Classes

Fire and Other Damage to Property Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	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

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

Credit and Suretyship Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Credit	-	-	-	1,663	1,663
Suretyship	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	-	1,663	1,663

D.7(a). Other Classes Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Consequential Loss following Property Damage	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

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Miscellaneous Financial Loss	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 situated in Malta		Risks situated outside Malta		Total GCP	
	GCP	% Total	GCP	% Total	GCP	% Total
	€ 000's		€ 000's		€ 000's	
Accident and Health	6,066	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 Transport	1,919	3.8	23,711	3.8	25,630	3.8
Fire and Other Damage to Property	9,965	19.8	281,896	45.0	291,862	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 Transport	25,630	4,203	16.4	21,427	83.6
Fire and Other Damage to Property	291,862	64,704	22.2	227,158	77.8
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 Accident and Health Classes			Amount attributable to the reporting calendar year
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Accident	-3,523
		Sickness	-2,217
		Total	-5,740
	Reinsurers' share	Accident	-1,032
		Sickness	-1,273
		Total	-2,306
	Net	Accident	-2,491
		Sickness	-943
		Total	-3,434
	Claims management costs	Accident	153
		Sickness	164
		Total	318
	Total Claims Cost	Accident	-2,338
		Sickness	-779
		Total	-3,117
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	10,030
		Sickness	11,760
		Total	21,790
	Reinsurers' share	Accident	4,185
		Sickness	6,526
		Total	10,712
	Net	Accident	5,845
		Sickness	5,233
		Total	11,078
	Claims management costs	Accident	289
		Sickness	862
		Total	1,151
	Total Claims Cost	Accident	6,134
		Sickness	6,095
		Total	12,229
Total claims incurred for the reporting calendar year	Gross	Accident	6,507
		Sickness	9,543
		Total	16,050
	Reinsurers' share	Accident	3,153
		Sickness	5,253
		Total	8,406
	Net	Accident	3,354
		Sickness	4,290
		Total	7,644
	Claims management costs	Accident	442
		Sickness	1,026
		Total	1,468
	Total Claims Cost	Accident	3,796
		Sickness	5,316
		Total	9,112

E.2(a). Motor Classes

Claims Incurred in respect of Motor Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	COMP ¹	21,994
		TPFT ²	47
		TPO ³	823
		Total	22,864
	Reinsurers' share	COMP	7,131
		TPFT	468
		TPO	1,303
		Total	8,902
	Net	COMP	14,863
		TPFT	-421
		TPO	-479
		Total	13,963
	Claims management costs	COMP	668
		TPFT	192
		TPO	85
Total		945	
Total Claims Cost	COMP	15,530	
	TPFT	-229	
	TPO	-394	
	Total	14,908	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	80,411
		TPFT	8,079
		TPO	7,411
		Total	95,901
	Reinsurers' share	COMP	5,633
		TPFT	1,479
		TPO	181
		Total	7,293
	Net	COMP	74,778
		TPFT	6,600
		TPO	7,230
		Total	88,608
	Claims management costs	COMP	1,733
		TPFT	254
		TPO	246
Total		2,233	
Total Claims Cost	COMP	76,511	
	TPFT	6,854	
	TPO	7,476	
	Total	90,841	
Total claims incurred for the reporting calendar year	Gross	COMP	102,405
		TPFT	8,127
		TPO	8,234
		Total	118,765
	Reinsurers' share	COMP	12,764
		TPFT	1,947
		TPO	1,483
		Total	16,194
	Net	COMP	89,641
		TPFT	6,180
		TPO	6,751
		Total	102,571
	Claims management costs	COMP	2,401
		TPFT	445
		TPO	332
Total		3,178	
Total Claims Cost	COMP	92,042	
	TPFT	6,625	
	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, Marine & Transport Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Aircraft	-
		Ships	-146
		Goods in Transit	-656
		Liability for Ships	-136
		Total	-938
	Reinsurers' share	Aircraft	-
		Ships	-95
		Goods in Transit	-91
		Liability for Ships	-136
		Total	-322
	Net	Aircraft	-
		Ships	-51
		Goods in Transit	-565
		Liability for Ships	-
		Total	-616
	Claims management costs	Aircraft	-
		Ships	17
Goods in Transit		36	
Liability for Ships		-6	
Total		46	
Total Claims Cost	Aircraft	-	
	Ships	-34	
	Goods in Transit	-529	
	Liability for Ships	-6	
	Total	-570	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	-
		Ships	1,168
		Goods in Transit	4,264
		Liability for Ships	125
		Total	5,557
	Reinsurers' share	Aircraft	-
		Ships	698
		Goods in Transit	599
		Liability for Ships	125
		Total	1,423
	Net	Aircraft	-
		Ships	470
		Goods in Transit	3,664
		Liability for Ships	-
		Total	4,134
	Claims management costs	Aircraft	-
		Ships	30
Goods in Transit		22	
Liability for Ships		-	
Total		52	
Total Claims Cost	Aircraft	-	
	Ships	500	
	Goods in Transit	3,687	
	Liability for Ships	-	
	Total	4,186	
Total claims incurred for the reporting calendar year	Gross	Aircraft	-
		Ships	1,022
		Goods in Transit	3,608
		Liability for Ships	-11
		Total	4,618
	Reinsurers' share	Aircraft	-
		Ships	603
		Goods in Transit	508
		Liability for Ships	-11
		Total	1,100
	Net	Aircraft	-
		Ships	418
		Goods in Transit	3,100
		Liability for Ships	-
		Total	3,518
	Claims management costs	Aircraft	-
		Ships	47
Goods in Transit		58	
Liability for Ships		-6	
Total		99	
Total Claims Cost	Aircraft	-	
	Ships	465	
	Goods in Transit	3,158	
	Liability for Ships	-6	
	Total	3,617	

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

Claims Incurred in respect of Fire and Other Damage to Property Classes			Amount attributable to the reporting calendar year
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Fire and natural forces	-86,350
		Other damage to property	-1,976
		Total	-88,326
	Reinsurers' share	Fire and natural forces	-43,497
		Other damage to property	-498
		Total	-43,995
	Net	Fire and natural forces	-42,853
		Other damage to property	-1,478
		Total	-44,331
	Claims management costs	Fire and natural forces	417
		Other damage to property	1
		Total	418
	Total Claims Cost	Fire and natural forces	-42,436
Other damage to property		-1,477	
Total		-43,913	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	189,917
		Other damage to property	86,926
		Total	276,843
	Reinsurers' share	Fire and natural forces	60,408
		Other damage to property	2,125
		Total	62,533
	Net	Fire and natural forces	129,509
		Other damage to property	84,801
		Total	214,310
	Claims management costs	Fire and natural forces	823
		Other damage to property	158
		Total	981
	Total Claims Cost	Fire and natural forces	130,332
Other damage to property		84,959	
Total		215,291	
Total claims incurred for the reporting calendar year	Gross	Fire and natural forces	103,567
		Other damage to property	84,950
		Total	188,517
	Reinsurers' share	Fire and natural forces	16,911
		Other damage to property	1,627
		Total	18,538
	Net	Fire and natural forces	86,656
		Other damage to property	83,323
		Total	169,979
	Claims management costs	Fire and natural forces	1,240
		Other damage to property	160
		Total	1,399
	Total Claims Cost	Fire and natural forces	87,896
Other damage to property		83,482	
Total		171,379	

E.5(a). General Liability Classes

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

E.6(a). Credit and Suretyship Classes

Claims Incurred in respect of Credit and Suretyship classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Credit	164
		Suretyship	-
		Total	164
	Reinsurers' share	Credit	-
		Suretyship	-
		Total	-
	Net	Credit	164
		Suretyship	-
		Total	164
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	164	
	Suretyship	-	
	Total	164	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	1,123
		Suretyship	-
		Total	1,123
	Reinsurers' share	Credit	673
		Suretyship	-
		Total	673
	Net	Credit	449
		Suretyship	-
		Total	449
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	449	
	Suretyship	-	
	Total	449	
Total claims incurred for the reporting calendar year	Gross	Credit	1,287
		Suretyship	-
		Total	1,287
	Reinsurers' share	Credit	673
		Suretyship	-
		Total	673
	Net	Credit	613
		Suretyship	-
		Total	613
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	613	
	Suretyship	-	
	Total	613	

E.7(a). Other Classes

Claims Incurred in respect of Other Classes			Amount attributable to the reporting calendar year
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Misc. Financial loss	7,936
		Legal expenses	-2,051
		Assistance	74
		Total	5,958
	Reinsurers' share	Misc. Financial loss	-1,653
		Legal expenses	35
		Assistance	-
		Total	-1,618
	Net	Misc. Financial loss	9,589
		Legal expenses	-2,086
		Assistance	74
		Total	7,577
	Claims management costs	Misc. Financial loss	734
		Legal expenses	-81
		Assistance	-
		Total	653
Total Claims Cost	Misc. Financial loss	10,323	
	Legal expenses	-2,167	
	Assistance	74	
	Total	8,230	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	46,342
		Legal expenses	4,560
		Assistance	10,514
		Total	61,416
	Reinsurers' share	Misc. Financial loss	11,566
		Legal expenses	-
		Assistance	-
		Total	11,566
	Net	Misc. Financial loss	34,776
		Legal expenses	4,560
		Assistance	10,514
		Total	49,850
	Claims management costs	Misc. Financial loss	764
		Legal expenses	194
		Assistance	-
		Total	959
Total Claims Cost	Misc. Financial loss	35,540	
	Legal expenses	4,754	
	Assistance	10,514	
	Total	50,808	
Total claims incurred for the reporting calendar year	Gross	Misc. Financial loss	54,278
		Legal expenses	2,508
		Assistance	10,588
		Total	67,374
	Reinsurers' share	Misc. Financial loss	9,913
		Legal expenses	35
		Assistance	-
		Total	9,948
	Net	Misc. Financial loss	44,365
		Legal expenses	2,473
		Assistance	10,588
		Total	57,427
	Claims management costs	Misc. Financial loss	1,498
		Legal expenses	114
		Assistance	-
		Total	1,612
Total Claims Cost	Misc. Financial loss	45,864	
	Legal expenses	2,587	
	Assistance	10,588	
	Total	59,038	

E. Claims Incurred - (b) Pure Reinsurers Only

E.1(b). Accident and Health Classes

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

E.2(b). Motor Classes

Claims Incurred in respect of Motor Classes		Amount attributable to the reporting calendar year <i>€ 000's</i>
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	804
	Reinsurers'	713
	Net	90
	Claims	-
	Total Claims Cost	90
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	26,357
	Reinsurers'	196
	Net	26,161
	Claims	-
	Total Claims Cost	26,161
Total claims incurred for the reporting calendar year	Gross	27,161
	Reinsurers' share	909
	Net	26,252
	Claims 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
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	2,475
	Reinsurers' share	668
	Net	1,806
	Claims management costs	-
	Total Claims Cost	1,806
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	6,216
	Reinsurers' share	3,540
	Net	2,676
	Claims management costs	-
	Total Claims Cost	2,676
Total claims incurred for the reporting calendar year	Gross	8,691
	Reinsurers' share	4,208
	Net	4,482
	Claims management costs	-
	Total Claims Cost	4,482

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

Claims Incurred in respect of Fire and Other Damage to Property Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	1,378
	Reinsurers' share	166
	Net	1,211
	Claims management costs	-
	Total Claims Cost	1,211
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	51,861
	Reinsurers' share	250
	Net	51,611
	Claims management costs	-
	Total Claims Cost	51,611
Total claims incurred for the reporting calendar year	Gross	53,239
	Reinsurers' share	416
	Net	52,822
	Claims management costs	-
	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>
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-4,643
	Reinsurers' share	-608
	Net	-4,035
	Claims management costs	-
	Total Claims Cost	-4,035
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	16,150
	Reinsurers' share	1,192
	Net	14,959
	Claims management costs	-
	Total Claims Cost	14,959
Total claims incurred for the reporting calendar year	Gross	11,508
	Reinsurers' share	584
	Net	10,924
	Claims management costs	-
	Total Claims Cost	10,924

E.6(b). Credit and Suretyship classes

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

E.7(b). Other Classes

Claims Incurred in respect of Other Classes		Amount attributable to the reporting calendar year
		<i>€ 000's</i>
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	5,794
	Reinsurers' share	114
	Net	5,680
	Claims management costs	-
	Total Claims Cost	5,680
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	6,578
	Reinsurers' share	193
	Net	6,385
	Claims management costs	-
	Total Claims Cost	6,385
Total claims incurred for the reporting calendar year	Gross	12,372
	Reinsurers' share	307
	Net	12,065
	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
	€ 000's
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
	€ 000's
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
	€ 000's
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
	€ 000's
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
	€ 000's
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
	€ 000's
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
	€ 000's
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	-
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	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

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

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

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

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

Expense Ratio

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

Combined Ratio

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

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

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

Groups of classes	Loss Ratios				Expense Ratio	Combined Ratio
	A	B	C	D		
	%	%	%	%		
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%