

Insurance Principals Statistics 2013
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	45,897	1,080	46,977
Sickness	42,719	10,389	53,108
Total GPW - direct and facultative business	88,616	11,469	100,085
Total GPW - proportional & non-proportional treaty reinsurance inwards			329,367
Total GPW			429,452

A.2(a). Motor Classes

Motor Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Land and vehicles	28,765	-	71,988	5,130	105,883
Motor vehicle liability (excluding carrier's liability)	25,037	-	22,083	834	47,954
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
Total GPW - direct and facultative business	53,802	-	94,070	5,964	153,837
Total GPW - proportional & non-proportional treaty reinsurance inwards		237		127,831	128,068
Total GPW					281,905

Please note that the results for the undertaking that has gone into liquidation has been excluded from the 2013 statistics.

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)	16,296	-	62,537	2,541	81,374
	COMP - (third party)	6,600	-	9,560	-	16,161
	TPFT ² - (own damage)	4,093	-	92	-	4,184
	TPFT - (third party)	4,641	-	1,975	-	6,616
	TPO ³	5,930	-	282	-	6,212
Commercial	COMP - (own damage)	1,692	-	3,242	-	4,934
	COMP - (third party)	597	-	3,945	-	4,541
	TPFT - (own damage)	999	-	263	-	1,262
	TPFT - (third party)	814	-	758	-	1,572
	TPO	3,030	-	3,145	-	6,175
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	3,535	-	-	-	3,535
	COMP - (third party)	889	-	-	-	889
	TPFT - (own damage)	34	-	-	-	34
	TPFT - (third party)	36	-	-	-	36
	TPO	289	-	-	-	289
Fleets	COMP - (own damage)	1,693	-	2,089	2,589	6,371
	COMP - (third party)	440	-	23	834	1,297
	TPFT - (own damage)	91	-	-	-	91
	TPFT - (third party)	89	-	-	-	89
	TPO	263	-	23	-	286
Motor Cycles	COMP - (own damage)	32	-	3,039	-	3,071
	COMP - (third party)	8	-	699	-	707
	TPFT - (own damage)	137	-	32	-	169
	TPFT - (third party)	139	-	1,453	-	1,592
	TPO	1,019	-	215	-	1,233
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	15	-	-	-	15
Other	COMP - (own damage)	150	-	696	-	846
	COMP - (third party)	25	-	-	-	25
	TPFT - (own damage)	13	-	-	-	13
	TPFT - (third party)	15	-	-	-	15
	TPO	199	-	6	-	205
Carrier's Liability		-	-	-	-	-
Total GPW - direct and facultative business		53,802	-	94,070	5,964	153,837
Total GPW - treaty reinsurance inwards		237		127,831		128,068
Total GPW						281,905

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	72	-	-	-	72
Pleasure Craft	1,988	-	-	-	1,988
Marine Cargo	2,244	-	401	12,993	15,639
Goods in transit	92	-	1,616	1	1,709
Aircraft Liability	37	-	-	-	37
Liability for ships	4	-	160	-	165
Total GPW - direct and facultative business	4,438	-	2,178	12,994	19,610
Total GPW - treaty reinsurance inwards	535		143		679
Total GPW					20,289

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

Aviation, Marine and Transport 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	
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	-	-	-
Ships	2,060	-	-	-	2,060
Goods in transit	2,336	-	2,018	12,994	17,348
Aircraft liability	37	-	-	-	37
Liability for ships	4	-	160	-	165
Total GPW - direct and facultative business	4,438	-	2,178	12,994	19,610
Total GPW - treaty reinsurance inwards	535		143		679
Total GPW					20,289

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	10,833	-	97,600	36,825	145,258
Home	7,500	-	151	8	7,658
Travel	3,670	-	30	-	3,699
Other Accident	1,146	-	2,594	130,523	134,263
Engineering	2,075	-	14	2	2,091
Theft	217	-	12,450	2	12,669
Electronic Equipment	1,253	-	12,390	14	13,656
Total GPW - direct and facultative business	26,695	-	125,227	167,373	319,295
Total GPW - treaty reinsurance inwards	1,968		8,623		10,592
Total GPW					329,887

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	18,333	-	97,750	36,832	152,916
Other damage to property	8,361	-	27,477	130,541	166,379
Total GPW - direct and facultative business	26,695	-	125,227	167,373	319,295
Total GPW - treaty reinsurance inwards	1,968		8,623		10,592
Total GPW					329,887

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	3,757	-	15,522	9,128	28,407
Employers' Liability	2,430	-	3,582	1,686	7,697
Professional indemnity and directors and officers	983	-	60,562	158	61,703
Total GPW - direct and facultative business	7,170	-	79,666	10,971	97,806
Total GPW - treaty reinsurance inwards	282		4,763		5,046
Total GPW					102,852

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	-	-	5,729	390	6,119
Suretyship	-	-	-	-	-
Total GPW - direct and facultative business	-	-	5,729	390	6,119
Total GPW - treaty reinsurance inwards	-		1		1
Total GPW					6,120

A.7(a). Other Classes - Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Consequential Loss following Property Damage	522	-	13,788	6,750	21,061
Loss of Profits following Machinery Breakdown	15	-	8	1	23
Other	749	-	255,931	1,906	258,586
Legal Expenses	2	-	18,836	0	18,838
Assistance	260	-	2,492	0	2,752
Total GPW - direct and facultative business	1,549	-	291,055	8,657	301,261
Total GPW - treaty reinsurance inwards	-		59,292		59,292
Total GPW					360,553

A.7(b). Other Classes

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Miscellaneous Financial Loss	1,286	-	269,727	8,657	279,670
Legal Expenses	2	-	18,836	-	18,838
Assistance	260	-	2,492	-	2,752
Total GPW - direct and facultative business	1,549	-	291,055	8,657	301,261
Total GPW - treaty reinsurance inwards	-		59,292		59,292
Total GPW					360,553

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	11,865	10.9	417,587	29.4	429,452	28.0
Motor	54,040	49.8	227,865	16.0	281,905	18.4
Aviation, Marine and Transport	4,973	4.6	15,315	1.1	20,289	1.3
Fire and Other Damage to Property	28,663	26.4	301,224	21.2	329,887	21.5
General Liability	7,452	6.9	95,400	6.7	102,852	6.7
Credit and Suretyship	-	-	6,120	0.4	6,120	0.4
Other Classes	1,549	1.4	359,004	25.2	360,553	23.5
Total GPW	108,542	100.0	1,422,515	100.0	1,531,057	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	429,452	47,742	11.1	381,710	88.9
Motor	281,905	23,606	8.4	258,299	91.6
Aviation, Marine and Transport	20,289	6,540	32.2	13,748	67.8
Fire and Other Damage to Property	329,887	85,047	25.8	244,840	74.2
General Liability	102,852	47,872	46.5	54,980	53.5
Credit and Suretyship	6,120	5,239	85.6	881	14.4
Other Classes	360,553	56,953	15.8	303,600	84.2
Total	1,531,057	272,999	17.8	1,258,058	82.2

B. Gross Premiums Written - Source of Business

B.1. Accident and Health Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	5,157	43.5	97,506	23.3	102,663	23.9
Business generated by agents	2,425	20.4	306,427	73.4	308,852	71.9
Business generated by brokers	3,559	30.0	13,655	3.3	17,214	4.0
Business generated by tied insurance intermediaries	725	6.1	-	-	725	0.2
Total GPW	11,865	100.0	417,588	100.0	429,453	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	22,078	40.9	159,797	70.1	181,875	64.5
Business generated by agents	9,703	18.0	704	0.3	10,407	3.7
Business generated by brokers	7,723	14.3	67,364	29.6	75,087	26.6
Business generated by tied insurance intermediaries	14,536	26.9	-	-	14,536	5.2
Total GPW	54,040	100.0	227,865	100.0	281,905	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	2,571	51.7	14,673	95.8	17,244	85.0
Business generated by agents	580	11.7	643	4.2	1,223	6.0
Business generated by brokers	1,061	21.3	-	-	1,061	5.2
Business generated by tied insurance intermediaries	761	15.3	-	-	761	3.7
Total GPW	4,973	100.0	15,315	100.0	20,289	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	13,016	45.4	288,027	95.6	301,042	91.3
Business generated by agents	2,403	8.4	12,955	4.3	15,358	4.7
Business generated by brokers	8,536	29.8	240	0.1	8,776	2.7
Business generated by tied insurance intermediaries	4,709	16.4	2.1	-	4,711	1.4
Total GPW	28,663	100.0	301,224	100.0	329,887	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	2,957	39.7	93,084	97.6	96,041	93.4
Business generated by agents	653	8.8	938	1.0	1,591	1.5
Business generated by brokers	3,024	40.6	1,378	1.4	4,403	4.3
Business generated by tied insurance intermediaries	817	11.0	-	-	817	0.8
Total GPW	7,452	100.0	95,400	100.0	102,852	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	-	-	6,120	100.0	6,120	100.0
Business generated by agents	-	-	-	-	-	-
Business generated by brokers	-	-	-	-	-	-
Business generated by tied insurance intermediaries	-	-	-	-	-	-
Total GPW	-	-	6,120	100.0	6,120	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	747	48.2	109,849	30.6	110,596	30.7
Business generated by agents	173	11.2	74,460	20.7	74,634	20.7
Business generated by brokers	284	18.4	3,689	1.0	3,974	1.1
Business generated by tied insurance intermediaries	345	22.3	171,005	47.6	171,349	47.5
Total GPW	1,549	100.0	359,004	100.0	360,553	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	5		3		2		
	Sickness	-		-		-		
	Total	5		3		2		
		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	2,443	2	1,222	-
		Sickness	9,153	-	4,978	-	4,175	-
		Total	11,596	2	6,200	-	5,396	2
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	4,822	234	341	7	4,482	227
		Sickness	2,445	71	1,175	26	1,270	45
		Total	7,268	305	1,516	33	5,752	272
	For periods of 12 months	Accident	6,667	4,002	2,595	1,615	4,072	2,386
		Sickness	11,471	2,774	5,295	1,390	6,176	1,383
		Total	18,139	6,775	7,890	3,006	10,248	3,770
	For periods of more than 12 months	Accident	24,429	3,849	12,177	1,786	12,252	2,062
		Sickness	2,328	14,476	950	7,047	1,378	7,429
		Total	26,757	18,325	13,127	8,833	13,630	9,492
Premiums unearned as at end of previous year carried forward to current year		Accident	6,826	4,571	3,073	2,424	3,753	2,147
		Sickness	12,466	18,281	6,880	9,695	5,586	8,586
		Total	19,293	22,851	9,954	12,119	9,339	10,733
Total		Accident	45,188	12,657	19,409	5,832	25,779	6,825
		Sickness	37,864	35,602	19,278	18,158	18,586	17,443
		Total	83,052	48,259	38,687	23,991	44,365	24,268

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	-5		-		-4		
	TPFT ²	-		-		-		
	TPO ³	-		-		-		
	Carrier's Liability	-		-		-		
	Total	-5		-		-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	COMP	-1,064	134	-96	-	-968	134	
	TPFT	-111	41	-3	-	-108	41	
	TPO	-115	8	-4	-	-110	8	
	Carrier's Liability	-	-	-	-	-	-	
	Total	-1,289	182	-103	-	-1,186	182	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,824	1,822	553	-	2,271	1,822
		TPFT	819	650	54	-	765	650
		TPO	1,134	837	100	-	1,034	837
		Carrier's Liability	-	-	-	-	-	-
		Total	4,777	3,309	707	-	4,070	3,309
	For periods of 12 months	COMP	59,977	55,549	10,220	9,030	49,757	46,519
		TPFT	7,171	6,626	1,282	797	5,889	5,829
		TPO	6,755	5,214	1,139	291	5,616	4,923
		Carrier's Liability	-	-	-	-	-	-
	Total	73,902	67,389	12,640	10,119	61,262	57,270	
	For periods of more than 12 months	COMP	491	644	41	-	450	644
		TPFT	209	270	17	-	191	270
		TPO	267	315	20	-	247	315
Carrier's Liability		-	-	-	-	-	-	
Total	967	1,229	79	-	888	1,229		
Premiums unearned as at end of previous year carried forward to current year	COMP	50,647	163	7,296	2	43,352	161	
	TPFT	7,893	64	690	1	7,204	64	
	TPO	6,025	37	274	-	5,751	36	
	Carrier's Liability	-	-	-	-	-	-	
	Total	64,566	264	8,260	3	56,306	261	
Total	COMP	112,875	58,312	18,014	9,032	94,862	49,280	
	TPFT	15,981	7,651	2,040	798	13,941	6,853	
	TPO	14,067	6,410	1,529	292	12,537	6,118	
	Carrier's Liability	-	-	-	-	-	-	
	Total	142,923	72,374	21,583	10,122	121,340	62,252	

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	41	32	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	-3	1	-3	1	-1	-
		Goods in transit	266	-	214	-	53	-
		Aircraft Liability	37	-	37	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	300	1	248	1	52	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	
		Ships	15	5	11	2	4	3
		Goods in transit	1,312	89	721	41	592	48
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
			Total	1,327	94	731	44	596
	For periods of 12 months	Aircraft	-	-	-	-	-	-
		Ships	986	928	699	437	287	491
		Goods in transit	7,758	639	1,028	267	6,729	372
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	112	53	105	49	7	3
			Total	8,856	1,620	1,832	754	7,024
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-
		Ships	65	66	47	46	18	19
		Goods in transit	-	-	-	-	-	-
Aircraft Liability		-	-	-	-	-	-	
Liability for ships		-	-	-	-	-	-	
		Total	65	66	47	46	18	
Premiums unearned as at end of previous year carried forward to current year		Aircraft	-	-	-	-	-	
		Ships	994	-	492	-	502	-
		Goods in transit	313	-	221	-	92	-
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	62	-	58	-	4	-
		Total	1,369	-	771	-	598	
Total		Aircraft	-	-	-	-	-	
		Ships	2,057	1,000	1,246	486	811	513
		Goods in transit	9,650	729	2,184	309	7,466	420
		Aircraft Liability	37	-	37	-	-	-
		Liability for ships	174	53	163	49	11	3
		Total	11,918	1,781	3,629	845	8,288	

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	62		1		61	
		Other damage to property	18		20		-1	
		Total	80		21		60	
		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	692	86	2,841	27	-2,150	59
		Other damage to property	552	184	-9	156	561	28
		Total	1,244	270	2,832	183	-1,588	87
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	3,207	139	241	48	2,967	91
		Other damage to property	15,761	1,628	490	135	15,272	1,493
		Total	18,969	1,767	730	183	18,238	1,584
	For periods of 12 months	Fire and natural forces	99,125	37,002	45,558	29,933	53,568	7,069
		Other damage to property	145,151	2,560	1,761	1,244	143,390	1,316
		Total	244,276	39,562	47,318	31,177	196,958	8,385
For periods of more than 12 months	Fire and natural forces	496	256	459	181	37	75	
	Other damage to property	289	235	286	190	3	45	
	Total	785	491	745	371	41	120	
Premiums unearned as at end of previous year carried forward to current year		Fire and natural forces	38,819	1	31,812	1	7,007	-
		Other damage to property	4,938	42	1,839	24	3,099	17
		Total	43,757	43	33,651	25	10,106	17
Total		Fire and natural forces	142,340	37,484	80,911	30,189	61,430	7,294
		Other damage to property	166,691	4,649	4,366	1,750	162,325	2,900
		Total	309,032	42,133	85,277	31,939	223,755	10,194

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	13		1		12			
	Employer's liability	9		-		8			
	Professional indemnity	6		5		1			
	Total	28		7		21			
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year		
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's		
		Premiums written in current year in respect of risks incepted in prior calendar years		48	14	2	-	46	14
		General Liability	36	8	1	1	35	7	
		Employer's liability	66	15	-286	3	352	12	
		Professional indemnity	150	37	-284	4	434	33	
		Total	Premiums written in current year in respect of risks incepted in the reporting calendar year		96	46	7	3	89
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	42	28	2	-	40	28	
		Employer's liability	19	1	12	-	7	1	
		Professional indemnity	157	75	20	3	136	71	
		Total	For periods of 12 months		15,481	3,603	1,709	1,235	13,772
	For periods of 12 months	General Liability	4,306	1,531	202	108	4,103	1,423	
		Employer's liability	41,129	20,599	27,754	16,327	13,375	4,272	
		Professional indemnity	60,915	25,734	29,665	17,669	31,250	8,064	
		Total	For periods of more than 12 months		67	52	12	1	55
	For periods of more than 12 months	General Liability	32	21	9	5	23	17	
		Employer's liability	27	40	46	10	-19	30	
		Professional indemnity	127	113	67	16	60	97	
		Total	Premiums unearned as at end of previous year carried forward to current year		17,789	-	2,672	-	15,117
Total		General Liability	1,583	-	142	-	1,440	-	
		Employer's liability	24,187	10	19,902	10	4,286	-	
		Professional indemnity	43,559	10	22,715	10	20,843	-	
		Total	33,480	3,716	4,401	1,239	29,079	2,477	
		Employer's liability	5,998	1,589	356	114	5,643	1,475	
		Professional indemnity	65,428	20,664	47,427	16,349	18,001	4,315	
		Total	104,907	25,968	52,184	17,702	52,723	8,266	

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	5,770	-	5,239	-	532	-
		Suretyship	-	-	-	-	-	-
		Total	5,770	-	5,239	-	532	-
	For periods of more than 12 months	Credit	204	144	-	-	204	144
		Suretyship	-	-	-	-	-	-
		Total	204	144	-	-	204	144
Premiums unearned as at end of previous year carried forward to current year	Credit	33	-	-	-	33	-	
	Suretyship	-	-	-	-	-	-	
	Total	33	-	-	-	33	-	
Total	Credit	6,008	144	5,239	-	770	144	
	Suretyship	-	-	-	-	-	-	
	Total	6,008	144	5,239	-	770	144	

C.7(a). Other Classes

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		Misc. Financial loss	-		-		-	
		Legal expenses	-		-		-	
		Assistance	-		-		-	
		Total	-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years		Misc. Financial loss	18,130	-12,930	107	-10	18,023	-12,920
		Legal expenses	-2,888	-	-	-	-2,888	-
		Assistance	3	-	1	-	2	-
		Total	15,246	-12,930	109	-10	15,137	-12,920
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	193,082	4,721	30,645	1,483	162,438	3,238
		Legal expenses	-	-	-	-	-	-
		Assistance	1	-	-	-	-	-
		Total	193,083	4,721	30,645	1,483	162,438	3,238
	For periods of 12 months	Misc. Financial loss	23,223	18,894	7,100	113	16,123	18,782
		Legal expenses	1,604	166	-	-	1,604	166
		Assistance	18,730	185	170	60	18,560	125
		Total	43,558	19,246	7,270	173	36,288	19,073
	For periods of more than 12 months	Misc. Financial loss	20,825	45,237	6,907	9,271	13,918	35,966
		Legal expenses	19,967	-	230	-	19,738	-
		Assistance	-	-	-	-	-	-
		Total	40,793	45,237	7,137	9,271	33,656	35,966
Premiums unearned as at end of previous year carried forward to current year		Misc. Financial loss	12,935	125,062	3,442	16,552	9,493	108,509
		Legal expenses	164	-	-	-	164	-
		Assistance	107	-	62	-	46	-
		Total	13,206	125,062	3,504	16,552	9,702	108,509
Total		Misc. Financial loss	268,196	180,983	48,201	27,408	219,994	153,575
		Legal expenses	18,848	167	230	-	18,619	167
		Assistance	18,842	185	233	60	18,608	125
		Total	305,885	181,335	48,664	27,468	257,221	153,866

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	70,335	-	-	-	70,335	-	
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	174,972	94,973	7,132	1	167,840	94,972
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	78,128	-	10	-	78,118	-	
Total	323,436	94,973	7,142	1	316,293	94,972	

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	-1,584	-	-	-	-1,584	-
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	124,706	8,321	164	124,542	8,321
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	7,709	1,353	-	-	7,709	1,353
Total	130,831	9,674	164	-	130,667	9,674

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	2,347	-	-91	-	2,438	-
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	5,390	182	2,896	-	2,493
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	176	-	-	-	176	-
Total	7,913	182	2,806	-	5,107	182

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	-5,631	-	-	-	-5,631	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	1,811	-	-	-	1,811	-
	For periods of 12 months	19,861	6,402	1,487	-	18,374	6,402
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	12,349	-	28	-	12,320	-	
Total	28,389	6,402	1,515	-	26,874	6,402	

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		2,487	-	-	-	2,487	-
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	12,630	401	705	-	11,925	401
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		3,069	-	4	-	3,066	-
Total		18,186	401	708	-	17,478	401

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	1	-	-	-	1	-
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	-	-	-	-	-
	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	
		€ 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	9,643	51	826	50	8,817	1
	For periods of more than 12 months	-3,499	5,405	-	-	-3,499	5,405
Premiums unearned as at end of previous year carried forward to current year		3,391	-	-	-	3,391	-
Total		9,535	5,456	826	50	8,709	5,406

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health Classes	Insurance € 000's	Facultative € 000's	Total € 000's
Accident	10,166	630	10,795
Sickness	8,320	9,620	17,940
Total GCP - Direct & Facultative business	18,485	10,250	28,735
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			263,378
Total GCP			292,113

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	19,879	-	34,763	1,202	55,844
	TPFT ²	2,835	-	891	-	3,726
	TPO ³	2,689	-	197	-	2,886
Commercial	COMP	1,358	-	2,593	-	3,951
	TPFT	618	-	296	-	913
	TPO	1,528	-	2,090	-	3,618
Motor Vehicles (Hired / Self-drive)	COMP	2,052	-	-	-	2,052
	TPFT	4	-	-	-	4
	TPO	46	-	-	-	46
Fleets	COMP	2,095	-	867	2,037	4,998
	TPFT	350	-	-	-	350
	TPO	600	-	15	-	615
Motor Cycles	COMP	43	-	1,537	-	1,580
	TPFT	22	-	516	-	538
	TPO	72	-	100	-	172
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	2	-	-	-	2
Other	COMP	238	-	695	-	934
	TPFT	17	-	-	-	17
	TPO	52	-	-	-	52
Carrier's Liability		-	-	-	-	-
Total GCP - Direct and Facultative business		34,498	-	44,561	3,238	82,297
Total GCP - proportional & non-proportional treaty reinsurance		466		109,495		109,960
Total GCP						192,258

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	2	-	-	-	2
Marine Commercial Vessels	53	-	-	-	53
Pleasure Craft	862	-	-	-	862
Marine Cargo	248	-	63	11,792	12,103
Goods in transit	11	-	120	-	131
Aircraft Liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,177	-	182	11,792	13,151
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	249		766		1,015
Total GCP					14,166

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	2	-	-	-	2
Ships	915	-	-	-	915
Goods in transit	260	-	182	11,792	12,234
Aircraft liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,177	-	182	11,792	13,151
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	249		766		1,015
Total GCP					14,166

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 € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	3,452	-	28,089	19,828	51,369
Home	2,738	-	12	1	2,752
Travel	1,982	-	59	-	2,041
Other Accident	86	-	998	96,478	97,562
Engineering	417	-	16	-	434
Theft	19	-	373	-	392
Electronic Equipment	453	-	12,215	-	12,668
Total GCP - Direct & Facultative business	9,148	-	41,763	116,307	167,218
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	857		10,657		11,513
Total GCP					178,731

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 € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	6,190	-	28,102	19,829	54,121
Other damage to property	2,958	-	13,661	96,478	113,097
Total GCP - Direct & Facultative business	9,148	-	41,763	116,307	167,218
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	857		10,657		11,513
Total GCP					178,731

D.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	361	-	9,611	4,507	14,478
Employers' Liability	798	-	2,148	1,434	4,381
Professional indemnity and directors and officers	43	-	1,845	-	1,888
Total GCP - Direct & Facultative business	1,202	-	13,604	5,941	20,747
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	149		1,864		2,013
Total GCP					22,760

D.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	-	-	84	382	465
Suretyship	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	84	382	465

D.7(a). Other Classes Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Consequential Loss following Property Damage	13	-	230	420	664
Loss of Profits following Machinery Breakdown	11	-	-	-	11
Other	239	-	36,321	141	36,701
Legal Expenses	-	-	1,923	-	1,923
Assistance	-	-	177	-	177
Total GCP - Direct & Facultative business	264	-	38,650	561	39,475
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		20,631		20,631
Total GCP					60,106

D.7(b). Other Classes

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Miscellaneous Financial Loss	264	-	36,551	561	37,376
Legal Expenses	-	-	1,923	-	1,923
Assistance	-	-	177	-	177
Total GCP - Direct & Facultative business	264	-	38,650	561	39,475
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		20,631		20,631
Total GCP					60,106

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	5,859	10.8	286,255	40.5	292,113	38.4
Motor	34,964	64.7	157,293	22.3	192,258	25.3
Aviation, Marine and Transport	1,425	2.6	12,740	1.8	14,166	1.9
Fire and Other Damage to Property	10,005	18.5	168,727	23.9	178,731	23.5
General Liability	1,351	2.5	21,409	3.0	22,760	3.0
Credit and Suretyship	-	-	465	-	465	-
Other Classes	465	0.9	59,641	8.4	60,106	7.9
Total GCP	54,069	100.0	706,531	100.0	760,600	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	292,113	18,806	6.4	273,308	93.6
Motor	192,258	4,726	2.5	187,531	97.5
Aviation, Marine and Transport	14,166	7,887	55.7	6,279	44.3
Fire and Other Damage to Property	178,731	23,406	13.1	155,325	86.9
General Liability	22,760	3,078	13.5	19,682	86.5
Credit and Suretyship	465	-	-	465	-
Other Classes	60,106	6,735	11.2	53,371	88.8
Total	760,600	64,637	8.5	695,963	91.5

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	-3,090
		Sickness	-1,360
		Total	-4,450
	Reinsurers' share	Accident	-1,195
		Sickness	-794
		Total	-1,988
	Net	Accident	-1,895
		Sickness	-567
		Total	-2,462
	Claims management costs	Accident	48
		Sickness	73
		Total	121
Total Claims Cost	Accident	-1,848	
	Sickness	-494	
	Total	-2,342	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	9,601
		Sickness	16,752
		Total	26,353
	Reinsurers' share	Accident	4,267
		Sickness	9,446
		Total	13,712
	Net	Accident	5,334
		Sickness	7,306
		Total	12,640
	Claims management costs	Accident	288
		Sickness	837
		Total	1,125
Total Claims Cost	Accident	5,622	
	Sickness	8,144	
	Total	13,766	
Total claims incurred for the reporting calendar year	Gross	Accident	6,511
		Sickness	15,392
		Total	21,902
	Reinsurers' share	Accident	3,072
		Sickness	8,652
		Total	11,724
	Net	Accident	3,438
		Sickness	6,740
		Total	10,178
	Claims management costs	Accident	336
		Sickness	910
		Total	1,246
Total Claims Cost	Accident	3,774	
	Sickness	7,650	
	Total	11,424	

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	11,850
		TPFT ²	524
		TPO ³	240
		Total	12,614
	Reinsurers' share	COMP	4,597
		TPFT	-794
		TPO	811
		Total	4,614
	Net	COMP	7,253
		TPFT	1,318
		TPO	-570
		Total	8,000
	Claims management costs	COMP	121
		TPFT	62
		TPO	112
Total		295	
Total Claims Cost	COMP	7,374	
	TPFT	1,380	
	TPO	-458	
	Total	8,295	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	83,201
		TPFT	8,015
		TPO	6,760
		Total	97,976
	Reinsurers' share	COMP	13,665
		TPFT	1,338
		TPO	11
		Total	15,014
	Net	COMP	69,536
		TPFT	6,677
		TPO	6,749
		Total	82,963
	Claims management costs	COMP	1,580
		TPFT	217
		TPO	245
Total		2,043	
Total Claims Cost	COMP	71,116	
	TPFT	6,893	
	TPO	6,993	
	Total	85,006	
Total claims incurred for the reporting calendar year	Gross	COMP	95,050
		TPFT	8,539
		TPO	7,000
		Total	110,590
	Reinsurers' share	COMP	18,261
		TPFT	544
		TPO	822
		Total	19,627
	Net	COMP	76,789
		TPFT	7,995
		TPO	6,178
		Total	90,963
	Claims management costs	COMP	1,701
		TPFT	278
		TPO	357
Total		2,338	
Total Claims Cost	COMP	78,490	
	TPFT	8,273	
	TPO	6,535	
	Total	93,301	

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	-47
		Goods in Transit	1,663
		Liability for Ships	-1,384
		Total	368
	Reinsurers' share	Aircraft	-20
		Ships	-24
		Goods in Transit	-128
		Liability for Ships	-435
		Total	-635
	Net	Aircraft	20
		Ships	-23
		Goods in Transit	1,791
		Liability for Ships	-950
		Total	1,002
	Claims management costs	Aircraft	-
		Ships	2
Goods in Transit		27	
Liability for Ships		-	
Total		30	
Total Claims Cost	Aircraft	20	
	Ships	-21	
	Goods in Transit	1,819	
	Liability for Ships	-950	
	Total	1,032	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	2
		Ships	753
		Goods in Transit	4,136
		Liability for Ships	1,586
		Total	6,342
	Reinsurers' share	Aircraft	2
		Ships	413
		Goods in Transit	955
		Liability for Ships	637
		Total	2,035
	Net	Aircraft	-
		Ships	340
		Goods in Transit	3,181
		Liability for Ships	949
		Total	4,307
	Claims management costs	Aircraft	-
		Ships	26
Goods in Transit		20	
Liability for Ships		-	
Total		46	
Total Claims Cost	Aircraft	-	
	Ships	366	
	Goods in Transit	3,201	
	Liability for Ships	949	
	Total	4,353	
Total claims incurred for the reporting calendar year	Gross	Aircraft	2
		Ships	706
		Goods in Transit	5,799
		Liability for Ships	202
		Total	6,709
	Reinsurers' share	Aircraft	-18
		Ships	389
		Goods in Transit	827
		Liability for Ships	202
		Total	1,400
	Net	Aircraft	20
		Ships	317
		Goods in Transit	4,972
		Liability for Ships	-
		Total	5,309
	Claims management costs	Aircraft	-
		Ships	28
Goods in Transit		48	
Liability for Ships		-	
Total		76	
Total Claims Cost	Aircraft	20	
	Ships	345	
	Goods in Transit	5,020	
	Liability for Ships	-	
	Total	5,385	

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

Claims Incurred in respect of Fire and Other Damage to Property Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Fire and natural forces	-29,406
		Other damage to property	-259
		Total	-29,664
	Reinsurers' share	Fire and natural forces	-1,037
		Other damage to property	-497
		Total	-1,534
	Net	Fire and natural forces	-28,368
		Other damage to property	238
		Total	-28,130
	Claims management costs	Fire and natural forces	537
		Other damage to property	76
		Total	612
	Total Claims Cost	Fire and natural forces	-27,832
Other damage to property		314	
Total		-27,518	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	61,671
		Other damage to property	112,772
		Total	174,443
	Reinsurers' share	Fire and natural forces	10,060
		Other damage to property	1,462
		Total	11,522
	Net	Fire and natural forces	51,612
		Other damage to property	111,310
		Total	162,921
	Claims management costs	Fire and natural forces	327
		Other damage to property	414
		Total	741
	Total Claims Cost	Fire and natural forces	51,939
Other damage to property		111,724	
Total		163,663	
Total claims incurred for the reporting calendar year	Gross	Fire and natural forces	32,266
		Other damage to property	112,513
		Total	144,779
	Reinsurers' share	Fire and natural forces	9,022
		Other damage to property	965
		Total	9,988
	Net	Fire and natural forces	23,243
		Other damage to property	111,548
		Total	134,791
	Claims management costs	Fire and natural forces	864
		Other damage to property	490
		Total	1,354
	Total Claims Cost	Fire and natural forces	24,107
Other damage to property		112,038	
Total		136,145	

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	-26,760
		Employer's liability	-5,254
		Professional indemnity	10,578
		Total	-21,436
	Reinsurers' share	General Liability	-10,136
		Employer's liability	-423
		Professional indemnity	9,230
		Total	-1,330
	Net	General Liability	-16,624
		Employer's liability	-4,831
		Professional indemnity	1,349
		Total	-20,106
	Claims management costs	General Liability	241
		Employer's liability	-49
		Professional indemnity	22
		Total	214
	Total Claims Cost	General Liability	-16,383
Employer's liability		-4,880	
Professional indemnity		1,371	
Total		-19,892	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	41,474
		Employer's liability	7,801
		Professional indemnity	4,936
		Total	54,211
	Reinsurers' share	General Liability	16,450
		Employer's liability	951
		Professional indemnity	-1,245
		Total	16,157
	Net	General Liability	25,023
		Employer's liability	6,850
		Professional indemnity	6,181
		Total	38,055
	Claims management costs	General Liability	102
		Employer's liability	46
		Professional indemnity	10
		Total	159
	Total Claims Cost	General Liability	25,125
Employer's liability		6,896	
Professional indemnity		6,192	
Total		38,214	
Total claims incurred for the reporting calendar year	Gross	General Liability	14,713
		Employer's liability	2,547
		Professional indemnity	15,515
		Total	32,775
	Reinsurers' share	General Liability	6,314
		Employer's liability	528
		Professional indemnity	7,985
		Total	14,826
	Net	General Liability	8,400
		Employer's liability	2,019
		Professional indemnity	7,530
		Total	17,949
	Claims management costs	General Liability	343
		Employer's liability	-3
		Professional indemnity	33
		Total	373
	Total Claims Cost	General Liability	8,743
Employer's liability		2,016	
Professional indemnity		7,563	
Total		18,322	

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	329
		Suretyship	-
		Total	329
	Reinsurers' share	Credit	-
		Suretyship	-
		Total	-
	Net	Credit	329
		Suretyship	-
		Total	329
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	329	
	Suretyship	-	
	Total	329	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	-1,205
		Suretyship	-
		Total	-1,205
	Reinsurers' share	Credit	-1,595
		Suretyship	-
		Total	-1,595
	Net	Credit	389
		Suretyship	-
		Total	389
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	389	
	Suretyship	-	
	Total	389	
Total claims incurred for the reporting calendar year	Gross	Credit	-876
		Suretyship	-
		Total	-876
	Reinsurers' share	Credit	-1,595
		Suretyship	-
		Total	-1,595
	Net	Credit	719
		Suretyship	-
		Total	719
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	719	
	Suretyship	-	
	Total	719	

E.7(a). Other Classes

Claims Incurred in respect of Other Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Misc. Financial loss	-19,548
		Legal expenses	-1,441
		Assistance	-937
		Total	-21,925
	Reinsurers' share	Misc. Financial loss	-11,402
		Legal expenses	1
		Assistance	-
		Total	-11,401
	Net	Misc. Financial loss	-8,146
		Legal expenses	-1,441
		Assistance	-937
		Total	-10,524
	Claims management costs	Misc. Financial loss	-14
		Legal expenses	-42
		Assistance	-
Total		-55	
Total Claims Cost	Misc. Financial loss	-8,160	
	Legal expenses	-1,483	
	Assistance	-937	
	Total	-10,579	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	48,792
		Legal expenses	7,144
		Assistance	16,249
		Total	72,186
	Reinsurers' share	Misc. Financial loss	4,246
		Legal expenses	27
		Assistance	4
		Total	4,277
	Net	Misc. Financial loss	44,546
		Legal expenses	7,117
		Assistance	16,245
		Total	67,908
	Claims management costs	Misc. Financial loss	459
		Legal expenses	319
		Assistance	-
Total		778	
Total Claims Cost	Misc. Financial loss	45,005	
	Legal expenses	7,436	
	Assistance	16,245	
	Total	68,686	
Total claims incurred for the reporting calendar year	Gross	Misc. Financial loss	29,245
		Legal expenses	5,704
		Assistance	15,312
		Total	50,260
	Reinsurers' share	Misc. Financial loss	-7,156
		Legal expenses	27
		Assistance	4
		Total	-7,124
	Net	Misc. Financial loss	36,400
		Legal expenses	5,676
		Assistance	15,308
		Total	57,384
	Claims management costs	Misc. Financial loss	446
		Legal expenses	277
		Assistance	-
Total		723	
Total Claims Cost	Misc. Financial loss	36,846	
	Legal expenses	5,953	
	Assistance	15,308	
	Total	58,107	

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	10,005
	Reinsurers' share	2,543
	Net	7,462
	Claims management costs	-
	Total Claims Cost	7,462
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	280,118
	Reinsurers' share	5,771
	Net	274,347
	Claims management costs	-
	Total Claims Cost	274,347
Total claims incurred for the reporting calendar year	Gross	290,124
	Reinsurers' share	8,314
	Net	281,809
	Claims management costs	-
	Total Claims Cost	281,809

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	-3,945
	Reinsurers' share	562
	Net	-4,507
	Claims management costs	-
	Total Claims Cost	-4,507
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	109,216
	Reinsurers' share	68
	Net	109,148
	Claims management costs	-
	Total Claims Cost	109,148
Total claims incurred for the reporting calendar year	Gross	105,271
	Reinsurers' share	630
	Net	104,641
	Claims management costs	-
	Total Claims Cost	104,641

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	-447
	Reinsurers' share	-364
	Net	-83
	Claims management costs	-
	Total Claims Cost	-83
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	11,408
	Reinsurers' share	9,333
	Net	2,075
	Claims management costs	-
	Total Claims Cost	2,075
Total claims incurred for the reporting calendar year	Gross	10,961
	Reinsurers' share	8,969
	Net	1,993
	Claims management costs	-
	Total Claims Cost	1,993

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	-16,018
	Reinsurers' share	-346
	Net	-15,672
	Claims management costs	-
	Total Claims Cost	-15,672
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	35,648
	Reinsurers' share	6,200
	Net	29,448
	Claims management costs	-
	Total Claims Cost	29,448
Total claims incurred for the reporting calendar year	Gross	19,630
	Reinsurers' share	5,853
	Net	13,776
	Claims management costs	-
	Total Claims Cost	13,776

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	3,237
	Reinsurers' share	660
	Net	2,577
	Claims management costs	-
	Total Claims Cost	2,577
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	15,291
	Reinsurers' share	181
	Net	15,110
	Claims management costs	-
	Total Claims Cost	15,110
Total claims incurred for the reporting calendar year	Gross	18,527
	Reinsurers' share	841
	Net	17,687
	Claims management costs	-
	Total Claims Cost	17,687

E.6(b). Credit and Suretyship classes

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

E.7(b). Other Classes

Claims Incurred in respect of Other Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-877
	Reinsurers' share	28
	Net	-905
	Claims management costs	-
	Total Claims Cost	-905
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	670
	Reinsurers' share	305
	Net	365
	Claims management costs	-
	Total Claims Cost	365
Total claims incurred for the reporting calendar year	Gross	-208
	Reinsurers' share	333
	Net	-540
	Claims management costs	-
	Total Claims Cost	-540

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	30,672
Other acquisition expenses	346
Administrative expenses	2,835
Reinsurance commissions and profit participations	25,903
Net operating expenses	7,950

F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	13,882
Other acquisition expenses	3,020
Administrative expenses	10,168
Reinsurance commissions and profit participations	2,154
Net operating expenses	24,916

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	735
Other acquisition expenses	259
Administrative expenses	586
Reinsurance commissions and profit participations	775
Net operating expenses	804

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	15,466
Other acquisition expenses	1,762
Administrative expenses	5,324
Reinsurance commissions and profit participations	7,665
Net operating expenses	14,887

F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	12,099
Other acquisition expenses	641
Administrative expenses	2,424
Reinsurance commissions and profit participations	1,128
Net operating expenses	14,035

F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	€ 000's
Commissions	48
Other acquisition expenses	170
Administrative expenses	4
Reinsurance commissions and profit participations	-
Net operating expenses	222

F.7(a). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	69,374
Other acquisition expenses	417
Administrative expenses	3,120
Reinsurance commissions and profit participations	7,900
Net operating expenses	65,011

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	9,584
Other acquisition expenses	1,682
Administrative expenses	396
Reinsurance commissions and profit participations	1,397
Net operating expenses	10,264

F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	22,509
Other acquisition expenses	-
Administrative expenses	189
Reinsurance commissions and profit participations	8
Net operating expenses	22,690

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	1,246
Other acquisition expenses	-
Administrative expenses	39
Reinsurance commissions and profit participations	-
Net operating expenses	1,284

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	4,679
Other acquisition expenses	32
Administrative expenses	205
Reinsurance commissions and profit participations	58
Net operating expenses	4,857

F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	2,987
Other acquisition expenses	-
Administrative expenses	151
Reinsurance commissions and profit participations	36
Net operating expenses	3,101

F.6(b). Credit and Suretyship Classes

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

F.7(b). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	66
Other acquisition expenses	1,517
Administrative expenses	143
Reinsurance commissions and profit participations	336
Net operating expenses	1,390

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	14.4%	13.3%	15.2%	14.6%	17.9%	40.9%
	Sickness	40.6%	36.3%	43.1%	41.2%		
	Total	26.4%	22.9%	27.9%	25.8%		
Motor	COMP ¹	84.2%	80.9%	85.7%	82.7%	20.5%	95.5%
	TPFT ²	53.4%	57.3%	55.2%	59.3%		
	TPO ³	49.8%	49.3%	52.3%	52.1%		
	Total	77.4%	75.0%	79.0%	76.9%		
Aviation, Marine & Transport	Aircraft	0.0%	0.0%	0.0%	0.0%	9.7%	73.8%
	Ships	34.3%	39.1%	35.7%	42.5%		
	Goods in transit	60.1%	66.6%	60.6%	67.2%		
	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
	Liability for ships	116.3%	0.0%	116.3%	0.0%		
	Total	56.3%	64.1%	56.9%	65.0%		
Fire and Other Damage to Property	Fire and natural forces	22.7%	37.8%	23.3%	39.2%	6.7%	66.9%
	Other damage to property	67.5%	68.7%	67.8%	69.0%		
	Total	46.8%	60.2%	47.3%	60.8%		
General Liability	General Liability	43.9%	28.9%	45.0%	30.1%	26.6%	60.7%
	Employers' Liability	42.5%	35.8%	42.4%	35.7%		
	Professional indemnity	23.7%	41.8%	23.8%	42.0%		
	Total	31.2%	34.0%	31.6%	34.8%		
Credit and Suretyship	Credit	-14.6%	93.4%	-14.6%	93.4%	28.8%	122.2%
	Suretyship	0.0%	0.0%	0.0%	0.0%		
	Total	-14.6%	93.4%	-14.6%	93.4%		
Other Classes	Misc. Financial loss	10.9%	16.5%	11.1%	16.7%	25.3%	47.6%
	Legal expenses	30.3%	30.5%	31.7%	32.0%		
	Assistance	81.3%	82.3%	81.3%	82.3%		
	Total	16.4%	22.3%	16.7%	22.6%		
All Classes		38.0%	44.8%	38.6%	45.6%	18.0%	62.8%

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	89.7%	89.1%	89.7%	89.1%	3.2%	92.3%
Motor	80.5%	80.1%	80.5%	80.1%	17.4%	97.4%
Aviation, Marine & Transport	138.5%	39.0%	138.5%	39.0%	25.1%	64.2%
Fire & Other Damage to Property	69.1%	51.3%	69.1%	51.3%	18.1%	69.3%
General Liability	101.9%	101.2%	101.9%	101.2%	14.2%	115.4%
Credit & Suretyship	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other classes	-2.2%	-6.2%	-2.2%	-6.2%	16.0%	9.8%
All Classes	85.7%	83.0%	85.7%	83.0%	8.5%	91.5%