

**Insurance Principals Statistics 2015**  
**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	48,888	1,386	50,274
Sickness	52,328	24,444	76,773
<b>Total GPW - direct and facultative business</b>	<b>101,216</b>	<b>25,830</b>	<b>127,046</b>
<b>Total GPW - proportional &amp; non-proportional treaty reinsurance inwards</b>			<b>531,252</b>
<b>Total GPW</b>			<b>658,298</b>

**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	35,696	-	175,383	6,086	217,164
Motor vehicle liability (excluding carrier's liability)	26,292	-	50,647	1,062	78,001
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
<b>Total GPW - direct and facultative business</b>	<b>61,988</b>	<b>-</b>	<b>226,029</b>	<b>7,148</b>	<b>295,165</b>
<b>Total GPW - proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>26</b>		<b>127,089</b>	<b>127,114</b>
<b>Total GPW</b>					<b>422,279</b>

**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
<b>Private</b>	COMP <sup>1</sup> - (own damage)	20,690	-	80,830	2,632	104,152
	COMP - (third party)	6,515	-	21,190	-	27,706
	TPFT <sup>2</sup> - (own damage)	5,012	-	81,858	-	86,870
	TPFT - (third party)	3,985	-	9,169	-	13,154
	TPO <sup>3</sup>	7,610	-	305	-	7,914
<b>Commercial</b>	COMP - (own damage)	1,984	-	5,844	-	7,827
	COMP - (third party)	492	-	8,496	-	8,987
	TPFT - (own damage)	1,030	-	580	-	1,610
	TPFT - (third party)	634	-	607	-	1,242
	TPO	3,089	-	6,989	-	10,078
<b>Motor Vehicles (Hired / Self-drive)</b>	COMP - (own damage)	4,229	-	-	-	4,229
	COMP - (third party)	411	-	-	-	411
	TPFT - (own damage)	144	-	-	-	144
	TPFT - (third party)	5	-	-	-	5
	TPO	947	-	-	-	947
<b>Fleets</b>	COMP - (own damage)	1,889	-	3,389	3,454	8,731
	COMP - (third party)	482	-	35	1,062	1,579
	TPFT - (own damage)	99	-	-	-	99
	TPFT - (third party)	85	-	-	-	85
	TPO	320	-	74	-	394
<b>Motor Cycles</b>	COMP - (own damage)	118	-	1,833	-	1,952
	COMP - (third party)	10	-	2,547	-	2,557
	TPFT - (own damage)	278	-	69	-	346
	TPFT - (third party)	147	-	935	-	1,082
	TPO	1,255	-	296	-	1,551
<b>Motor Cycles (Hired / Self-drive)</b>	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	16	-	-	-	16
<b>Other</b>	COMP - (own damage)	207	-	980	-	1,187
	COMP - (third party)	36	-	-	-	36
	TPFT - (own damage)	17	-	-	-	17
	TPFT - (third party)	20	-	-	-	20
	TPO	235	-	3	-	238
<b>Carrier's Liability</b>		-	-	-	-	-
<b>Total GPW - direct and facultative business</b>		<b>61,988</b>	<b>-</b>	<b>226,029</b>	<b>7,148</b>	<b>295,165</b>
<b>Total GPW - treaty reinsurance inwards</b>			<b>26</b>		<b>127,089</b>	<b>127,114</b>
<b>Total GPW</b>						<b>422,279</b>

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	75	-	-	-	75
Pleasure Craft	2,351	-	-	-	2,351
Marine Cargo	2,442	-	460	9,168	12,071
Goods in transit	185	-	1,852	2	2,040
Aircraft Liability	36	-	-	-	36
Liability for ships	5	-	4,317	-	4,322
<b>Total GPW - direct and facultative business</b>	<b>5,094</b>	<b>-</b>	<b>6,629</b>	<b>9,171</b>	<b>20,895</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>37</b>		<b>32</b>	<b>69</b>
<b>Total GPW</b>					<b>20,963</b>

### 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	2,426	-	-	-	2,426
Goods in transit	2,627	-	2,313	9,171	14,111
Aircraft liability	36	-	-	-	36
Liability for ships	5	-	4,317	-	4,322
<b>Total GPW - direct and facultative business</b>	<b>5,094</b>	<b>-</b>	<b>6,629</b>	<b>9,171</b>	<b>20,895</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>37</b>		<b>32</b>	<b>69</b>
<b>Total GPW</b>					<b>20,963</b>

#### 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	13,583	-	143,473	44,957	202,013
Home	8,361	-	59	1	8,420
Travel	4,072	-	46	-	4,118
Other Accident	1,254	-	37,945	148,597	187,796
Engineering	2,960	-	26	343	3,329
Theft	179	-	17,431	1	17,611
Electronic Equipment	1,465	-	7,588	16	9,069
<b>Total GPW - direct and facultative business</b>	<b>31,873</b>	<b>-</b>	<b>206,568</b>	<b>193,915</b>	<b>432,356</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>148</b>		<b>558,487</b>	<b>558,635</b>
<b>Total GPW</b>					<b>990,991</b>

#### 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	21,943	-	143,532	44,958	210,433
Other damage to property	9,929	-	63,036	148,957	221,923
<b>Total GPW - direct and facultative business</b>	<b>31,873</b>	<b>-</b>	<b>206,568</b>	<b>193,915</b>	<b>432,356</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>148</b>		<b>558,487</b>	<b>558,635</b>
<b>Total GPW</b>					<b>990,991</b>

#### 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	3,894	-	22,589	14,288	40,771
Employers' Liability	2,705	-	22,230	807	25,742
Professional indemnity and directors and officers	1,575	-	26,340	141	28,057
<b>Total GPW - direct and facultative business</b>	<b>8,174</b>	<b>-</b>	<b>71,159</b>	<b>15,237</b>	<b>94,570</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>9</b>		<b>32,466</b>	<b>32,475</b>
<b>Total GPW</b>					<b>127,045</b>

#### 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	-	-	8,159	390	8,549
Suretyship	-	-	847	-	847
<b>Total GPW - direct and facultative business</b>	<b>-</b>	<b>-</b>	<b>9,006</b>	<b>390</b>	<b>9,396</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>-</b>	<b>-</b>
<b>Total GPW</b>					<b>9,396</b>

#### 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	540	-	19,759	6,534	26,833
Loss of Profits following Machinery Breakdown	22	-	14	1	37
Other	831	-	236,783	3,057	240,672
Legal Expenses	1	-	5,546	-	5,548
Assistance	302	-	10,179	-	10,481
<b>Total GPW - direct and facultative business</b>	<b>1,697</b>	<b>-</b>	<b>272,281</b>	<b>9,592</b>	<b>283,569</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>56,583</b>	<b>56,583</b>
<b>Total GPW</b>					<b>340,153</b>

#### 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	1,394	-	256,556	9,592	267,541
Legal Expenses	1	-	5,546	-	5,548
Assistance	302	-	10,179	-	10,481
<b>Total GPW - direct and facultative business</b>	<b>1,697</b>	<b>-</b>	<b>272,281</b>	<b>9,592</b>	<b>283,569</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>56,583</b>	<b>56,583</b>
<b>Total GPW</b>					<b>340,153</b>

### 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	11,479	9.5	646,819	26.4	658,298	25.6
Motor	62,014	51.5	360,266	14.7	422,279	16.4
Aviation, Marine and Transport	5,131	4.3	15,832	0.6	20,963	0.8
Fire and Other Damage to Property	32,021	26.6	958,970	39.2	990,991	38.6
General Liability	8,183	6.8	118,862	4.9	127,045	4.9
Credit and Suretyship	-	-	9,396	0.4	9,396	0.4
Other Classes	1,697	1.4	338,456	13.8	340,153	13.2
<b>Total GPW</b>	<b>120,525</b>	<b>100.0</b>	<b>2,448,601</b>	<b>100.0</b>	<b>2,569,126</b>	<b>100.0</b>

### 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	658,298	39,330	6.0	618,968	94.0
Motor	422,279	114,720	27.2	307,560	72.8
Aviation, Marine and Transport	20,963	2,583	12.3	18,380	87.7
Fire and Other Damage to Property	990,991	164,789	16.6	826,202	83.4
General Liability	127,045	21,458	16.9	105,588	83.1
Credit and Suretyship	9,396	7,849	83.5	1,547	16.5
Other Classes	340,153	48,924	14.4	291,229	85.6
<b>Total</b>	<b>2,569,126</b>	<b>399,652</b>	<b>15.6</b>	<b>2,169,474</b>	<b>84.4</b>

## 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	2,716	23.7	124,649	19.3	127,365	19.3
Business generated by agents	3,297	28.7	510,737	79.0	514,034	78.1
Business generated by brokers	4,197	36.6	11,432	1.8	15,629	2.4
Business generated by tied insurance intermediaries	1,270	11.1	-	-	1,270	0.2
<b>Total GPW</b>	<b>11,479</b>	<b>100.0</b>	<b>646,819</b>	<b>100.0</b>	<b>658,298</b>	<b>100.0</b>

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	23,006	37.1	196,837	54.6	219,843	52.1
Business generated by agents	11,650	18.8	81,771	22.7	93,422	22.1
Business generated by brokers	8,532	13.8	81,657	22.7	90,188	21.4
Business generated by tied insurance intermediaries	18,826	30.4	-	-	18,826	4.5
<b>Total GPW</b>	<b>62,014</b>	<b>100.0</b>	<b>360,265</b>	<b>100.0</b>	<b>422,279</b>	<b>100.0</b>

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	2,072	40.4	15,282	96.5	17,354	82.8
Business generated by agents	797	15.5	550	3.5	1,347	6.4
Business generated by brokers	1,312	25.6	-	-	1,312	6.3
Business generated by tied insurance intermediaries	950	18.5	-	-	950	4.5
<b>Total GPW</b>	<b>5,131</b>	<b>100.0</b>	<b>15,832</b>	<b>100.0</b>	<b>20,963</b>	<b>100.0</b>



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	12,463	38.9	899,119	93.8	911,582	92.0
Business generated by agents	3,651	11.4	59,539	6.2	63,190	6.4
Business generated by brokers	9,370	29.3	309	0	9,680	1.0
Business generated by tied insurance intermediaries	6,536	20.4	3	0	6,539	0.7
<b>Total GPW</b>	<b>32,021</b>	<b>100</b>	<b>958,970</b>	<b>100</b>	<b>990,991</b>	<b>100</b>

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	2,769	33.8	108,295	91.1	111,064	87.4
Business generated by agents	857	10.5	8,882	7.5	9,739	7.7
Business generated by brokers	3,322	40.6	1,685	1.4	5,007	3.9
Business generated by tied insurance intermediaries	1,235	15.1	0	-	1,235	1.0
<b>Total GPW</b>	<b>8,183</b>	<b>100.0</b>	<b>118,862</b>	<b>100.0</b>	<b>127,045</b>	<b>100.0</b>

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	-	-	9,396	100.0	9,396	100.0
Business generated by agents	-	-	-	-	-	-
Business generated by brokers	-	-	-	-	-	-
Business generated by tied insurance intermediaries	-	-	-	-	-	-
<b>Total GPW</b>	<b>-</b>	<b>-</b>	<b>9,396</b>	<b>100.0</b>	<b>9,396</b>	<b>100.0</b>

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	767	45.2	118,550	35.0	119,317	35.1
Business generated by agents	263	15.5	56,763	16.8	57,026	16.8
Business generated by brokers	346	20.4	13,757	4.1	14,103	4.1
Business generated by tied insurance intermediaries	321	18.9	149,385	44.1	149,706	44.0
<b>Total GPW</b>	<b>1,697</b>	<b>100.0</b>	<b>338,456</b>	<b>100.0</b>	<b>340,153</b>	<b>100.0</b>

## 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	8		0		7		
	Sickness	-		-		-		
	<b>Total</b>	<b>8</b>		<b>0</b>		<b>7</b>		
		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	6,912	3	3,228	0	3,684	3	
	Sickness	25,553	0	12,907	-	12,647	0	
	<b>Total</b>	<b>32,466</b>	<b>3</b>	<b>16,135</b>	<b>0</b>	<b>16,331</b>	<b>3</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	5,179	223	348	21	4,831	203
		Sickness	2,836	144	1,381	79	1,455	65
		<b>Total</b>	<b>8,014</b>	<b>367</b>	<b>1,729</b>	<b>100</b>	<b>6,285</b>	<b>268</b>
	For periods of 12 months	Accident	6,648	4,345	1,738	1,207	4,910	3,138
		Sickness	9,254	4,068	190	66	9,064	4,002
		<b>Total</b>	<b>15,902</b>	<b>8,413</b>	<b>1,928</b>	<b>1,273</b>	<b>13,974</b>	<b>7,140</b>
	For periods of more than 12 months	Accident	23,784	2,412	11,732	934	12,053	1,478
		Sickness	2,768	7,707	1,391	3,699	1,377	4,008
		<b>Total</b>	<b>26,553</b>	<b>10,118</b>	<b>13,123</b>	<b>4,633</b>	<b>13,430</b>	<b>5,486</b>
Premiums unearned as at end of previous year carried forward to current year	Accident	5,023	9,638	1,327	4,873	3,695	4,765	
	Sickness	2,886	38,549	676	19,493	2,211	19,056	
	<b>Total</b>	<b>7,909</b>	<b>48,188</b>	<b>2,003</b>	<b>24,367</b>	<b>5,906</b>	<b>23,821</b>	
<b>Total</b>	Accident	<b>47,546</b>	<b>16,620</b>	<b>18,373</b>	<b>7,035</b>	<b>29,173</b>	<b>9,585</b>	
	Sickness	<b>43,297</b>	<b>50,469</b>	<b>16,544</b>	<b>23,337</b>	<b>26,753</b>	<b>27,131</b>	
	<b>Total</b>	<b>90,844</b>	<b>67,089</b>	<b>34,917</b>	<b>30,372</b>	<b>55,927</b>	<b>36,717</b>	

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 <sup>1</sup>	-2		-		-2		
	TPFT <sup>2</sup>	-1		-		-1		
	TPO <sup>3</sup>	-1		-		-1		
	Carrier's Liability	-		-		-		
	<b>Total</b>	<b>-4</b>		<b>-</b>		<b>-4</b>		
		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	-409	327	-17	-	-392	327	
	TPFT	-81	104	1	-	-82	104	
	TPO	-78	102	1	-	-78	102	
	Carrier's Liability	-	-	-	-	-	-	
	<b>Total</b>	<b>-568</b>	<b>533</b>	<b>-16</b>	<b>-</b>	<b>-552</b>	<b>533</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	3,120	2,453	171	-	2,950	2,453
		TPFT	14,477	68,116	12,930	61,990	1,548	6,126
		TPO	4,003	3,134	397	240	3,606	2,895
		Carrier's Liability	-	-	-	-	-	-
		<b>Total</b>	<b>21,601</b>	<b>73,703</b>	<b>13,497</b>	<b>62,230</b>	<b>8,103</b>	<b>11,473</b>
	For periods of 12 months	COMP	82,439	75,980	20,466	12,756	61,973	63,223
		TPFT	11,032	10,648	3,217	1,128	7,815	9,520
		TPO	7,816	6,447	882	305	6,934	6,142
		Carrier's Liability	-	-	-	-	-	-
	<b>Total</b>	<b>101,287</b>	<b>93,075</b>	<b>24,565</b>	<b>14,189</b>	<b>76,722</b>	<b>78,885</b>	
	For periods of more than 12 months	COMP	845	743	51	-	794	743
		TPFT	302	251	18	-	284	251
		TPO	413	380	26	-	387	380
		Carrier's Liability	-	-	-	-	-	-
	<b>Total</b>	<b>1,560</b>	<b>1,373</b>	<b>95</b>	<b>-</b>	<b>1,465</b>	<b>1,373</b>	
Premiums unearned as at end of previous year carried forward to current year	COMP	77,783	133	11,115	-	66,668	133	
	TPFT	8,233	50	831	-	7,402	50	
	TPO	6,579	1,600	282	-	6,298	1,600	
	Carrier's Liability	-	-	-	-	-	-	
	<b>Total</b>	<b>92,595</b>	<b>1,783</b>	<b>12,228</b>	<b>-</b>	<b>80,368</b>	<b>1,783</b>	
<b>Total</b>	COMP	<b>163,779</b>	<b>79,635</b>	<b>31,786</b>	<b>12,756</b>	<b>131,993</b>	<b>66,879</b>	
	TPFT	<b>33,963</b>	<b>79,169</b>	<b>16,996</b>	<b>63,118</b>	<b>16,967</b>	<b>16,051</b>	
	TPO	<b>18,733</b>	<b>11,663</b>	<b>1,587</b>	<b>545</b>	<b>17,146</b>	<b>11,118</b>	
	Carrier's Liability	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
	<b>Total</b>	<b>216,476</b>	<b>170,467</b>	<b>50,369</b>	<b>76,419</b>	<b>166,106</b>	<b>94,048</b>	

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	17		1		17		
		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	- 2	0	-2	0	0	0	
		Goods in transit	790	2	33	-	756	2	
		Aircraft Liability	36	-	36	-	-	-	
		Liability for ships	4,146	-	-	-	4,146	-	
		<b>Total</b>	<b>4,970</b>	<b>2</b>	<b>68</b>	<b>0</b>	<b>4,902</b>	<b>2</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	-	
		Ships	20	21	3	5	17	15	
		Goods in transit	1,580	86	621	42	960	44	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	-	-	-	-	-	-	
			<b>Total</b>	<b>1,600</b>	<b>106</b>	<b>623</b>	<b>47</b>	<b>977</b>	<b>59</b>
	For periods of 12 months	Aircraft	-	-	-	-	-	-	
		Ships	1,137	1,155	381	308	756	847	
		Goods in transit	7,447	718	621	305	6,826	413	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	174	3	127	-	47	3	
			<b>Total</b>	<b>8,759</b>	<b>1,876</b>	<b>1,129</b>	<b>613</b>	<b>7,629</b>	<b>1,263</b>
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-	
		Ships	51	43	14	20	37	23	
		Goods in transit	4	11	1	0	3	11	
Aircraft Liability		-	-	-	-	-	-		
Liability for ships		-	-	-	-	-	-		
		<b>Total</b>	<b>55</b>	<b>54</b>	<b>15</b>	<b>20</b>	<b>40</b>	<b>34</b>	
Premiums unearned as at end of previous year carried forward to current year		Aircraft	-	-	-	-	-	-	
		Ships	1,044	0	484	0	560	-0	
		Goods in transit	834	1	363	0	471	1	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	5	-	46	-	-42	-	
		<b>Total</b>	<b>1,883</b>	<b>1</b>	<b>893</b>	<b>0</b>	<b>990</b>	<b>1</b>	
Total		Aircraft	-	-	-	-	-	-	
		Ships	2,251	1,219	879	333	1,371	886	
		Goods in transit	10,655	818	1,639	347	9,016	470	
		Aircraft Liability	36	-	36	-	-	-	
		Liability for ships	4,324	3	174	-	4,151	3	
		<b>Total</b>	<b>17,266</b>	<b>2,039</b>	<b>2,728</b>	<b>680</b>	<b>14,538</b>	<b>1,359</b>	

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	-1		-18		17		
	Other damage to property	5		-3		7		
	<b>Total</b>	<b>3</b>		<b>-21</b>		<b>24</b>		
		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	7,111	55	5,989	22	1,123	33	
	Other damage to property	830	231	259	209	572	21	
	<b>Total</b>	<b>7,942</b>	<b>286</b>	<b>6,247</b>	<b>232</b>	<b>1,694</b>	<b>54</b>	
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	13,613	12,861	7,306	9,411	6,306	3,450
		Other damage to property	26,272	19,769	19,168	18,271	7,103	1,498
		<b>Total</b>	<b>39,884</b>	<b>32,630</b>	<b>26,475</b>	<b>27,682</b>	<b>13,410</b>	<b>4,948</b>
	For periods of 12 months	Fire and natural forces	105,335	55,189	49,885	48,287	55,451	6,902
		Other damage to property	171,340	4,914	1,769	1,074	169,571	3,840
		<b>Total</b>	<b>276,675</b>	<b>60,103</b>	<b>51,653</b>	<b>49,361</b>	<b>225,022</b>	<b>10,742</b>
	For periods of more than 12 months	Fire and natural forces	232	133	193	76	39	57
		Other damage to property	365	349	286	296	80	53
		<b>Total</b>	<b>597</b>	<b>482</b>	<b>479</b>	<b>371</b>	<b>118</b>	<b>110</b>
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	36,158	1,315	28,696	4	7,463	1,311	
	Other damage to property	5,411	29	2,167	26	3,243	3	
	<b>Total</b>	<b>41,569</b>	<b>1,344</b>	<b>30,863</b>	<b>30</b>	<b>10,706</b>	<b>1,314</b>	
<b>Total</b>	Fire and natural forces	<b>162,449</b>	<b>69,553</b>	<b>92,069</b>	<b>57,799</b>	<b>70,381</b>	<b>11,753</b>	
	Other damage to property	<b>204,219</b>	<b>25,292</b>	<b>23,649</b>	<b>19,877</b>	<b>180,570</b>	<b>5,415</b>	
	<b>Total</b>	<b>366,668</b>	<b>94,845</b>	<b>115,717</b>	<b>77,676</b>	<b>250,950</b>	<b>17,168</b>	

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	-10		-1		-9		
	Employer's liability	-10		1		9		
	Professional indemnity	2		1		0		
	<b>Total</b>	<b>1</b>		<b>1</b>		<b>0</b>		
		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	73	9	15	2
		Employer's liability	17,695	21	5	1	17,690	21
		Professional indemnity	76	274	30	226	46	48
		<b>Total</b>	<b>17,843</b>	<b>304</b>	<b>50</b>	<b>228</b>	<b>17,793</b>	<b>76</b>
		Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	949	630	319	222
Employer's liability	399			260	110	68	289	192
Professional indemnity	5,375			2,281	4,961	2,243	414	38
<b>Total</b>	<b>6,724</b>			<b>3,171</b>	<b>5,390</b>	<b>2,533</b>	<b>1,333</b>	<b>638</b>
For periods of 12 months	General Liability		24,180	4,175	5,022	543	19,158	3,632
	Employer's liability		4,636	1,614	252	152	4,384	1,462
	Professional indemnity		15,768	4,236	4,648	2,018	11,120	2,218
	<b>Total</b>		<b>44,585</b>	<b>10,025</b>	<b>9,923</b>	<b>2,713</b>	<b>34,662</b>	<b>7,312</b>
For periods of more than 12 months	General Liability		354	334	18	28	337	305
	Employer's liability		154	151	8	9	146	142
	Professional indemnity		41	4	20	36	21	-31
	<b>Total</b>		<b>549</b>	<b>489</b>	<b>45</b>	<b>74</b>	<b>504</b>	<b>416</b>
Premiums unearned as at end of previous year carried forward to current year		General Liability	5,054	1,494	1,372	0	3,681	1,494
		Employer's liability	1,626	283	118	0	1,508	283
		Professional indemnity	23,836	0	18,251	1	5,585	-1
		<b>Total</b>	<b>30,516</b>	<b>1,778</b>	<b>19,741</b>	<b>1</b>	<b>10,775</b>	<b>1,776</b>
<b>Total</b>		General Liability	<b>30,610</b>	<b>6,643</b>	<b>6,746</b>	<b>796</b>	<b>23,865</b>	<b>5,847</b>
		Employer's liability	<b>24,511</b>	<b>2,330</b>	<b>494</b>	<b>231</b>	<b>24,017</b>	<b>2,099</b>
		Professional indemnity	<b>45,096</b>	<b>6,795</b>	<b>27,910</b>	<b>4,523</b>	<b>17,186</b>	<b>2,272</b>
		<b>Total</b>	<b>100,217</b>	<b>15,768</b>	<b>35,149</b>	<b>5,550</b>	<b>65,067</b>	<b>10,218</b>

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	7,808	-	7,289	-	519	-
		Suretyship	-	-	-	-	-	-
		Total	7,808	-	7,289	-	519	-
	For periods of more than 12 months	Credit	478	263	-	-	478	263
		Suretyship	321	526	208	353	113	173
		Total	800	789	208	353	592	436
Premiums unearned as at end of previous year carried forward to current year	Credit	231	-	-	-	231	-	
	Suretyship	48	-	35	-	13	-	
	Total	278	-	35	-	243	-	
Total	Credit	8,517	263	7,289	-	1,228	263	
	Suretyship	369	526	243	353	126	173	
	Total	8,886	789	7,532	353	1,354	436	

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	-		-		-		
	<b>Total</b>	<b>-</b>		<b>-</b>		<b>-</b>		
		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	33,784	-24,466	3,350	166	30,434	-24,632	
	Legal expenses	-70	0	-205	0	134	0	
	Assistance	1	0	0	0	1	-0	
	<b>Total</b>	<b>33,715</b>	<b>-24,466</b>	<b>3,146</b>	<b>166</b>	<b>30,569</b>	<b>-24,632</b>	
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	158,463	2,661	13,135	1,620	145,328	1,041
		Legal expenses	0	0	-0	0	0	0
		Assistance	0	0	0	0	0	0
		<b>Total</b>	<b>158,463</b>	<b>2,661</b>	<b>13,135</b>	<b>1,620</b>	<b>145,329</b>	<b>1,041</b>
	For periods of 12 months	Misc. Financial loss	21,776	8,195	7,453	75	14,324	8,119
		Legal expenses	196	148	-	-	196	148
		Assistance	11,463	796	4,544	78	6,919	717
		<b>Total</b>	<b>33,436</b>	<b>9,138</b>	<b>11,997</b>	<b>154</b>	<b>21,439</b>	<b>8,984</b>
	For periods of more than 12 months	Misc. Financial loss	44,125	68,709	6,288	12,191	37,837	56,518
		Legal expenses	5,285	0	61	0	5,224	0
		Assistance	0	0	0	0	0	0
		<b>Total</b>	<b>49,411</b>	<b>68,709</b>	<b>6,349</b>	<b>12,191</b>	<b>43,061</b>	<b>56,518</b>
Premiums unearned as at end of previous year carried forward to current year	Misc. Financial loss	35,565	190,866	9,768	24,642	25,797	166,224	
	Legal expenses	165	0	0	0	165	0	
	Assistance	507	2	62	1	444	1	
	<b>Total</b>	<b>36,236</b>	<b>190,868</b>	<b>9,830</b>	<b>24,643</b>	<b>26,406</b>	<b>166,225</b>	
<b>Total</b>	Misc. Financial loss	<b>293,713</b>	<b>245,965</b>	<b>39,993</b>	<b>38,695</b>	<b>253,720</b>	<b>207,270</b>	
	Legal expenses	<b>5,576</b>	<b>148</b>	<b>-144</b>	<b>0</b>	<b>5,720</b>	<b>148</b>	
	Assistance	<b>11,972</b>	<b>798</b>	<b>4,608</b>	<b>80</b>	<b>7,364</b>	<b>718</b>	
	<b>Total</b>	<b>311,262</b>	<b>246,910</b>	<b>44,457</b>	<b>38,775</b>	<b>266,805</b>	<b>208,135</b>	



## 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	107,703	-	11	-	107,692	-	
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	330,521	118,231	399	-	330,122	118,231
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	91,341	-	1	-	91,340	-	
<b>Total</b>	<b>529,565</b>	<b>118,231</b>	<b>411</b>	<b>-</b>	<b>529,154</b>	<b>118,231</b>	

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	350	-	-1	-	351	-
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	122,266	7,103	160	-	122,106
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	5,246	-	-	-	5,246	-
<b>Total</b>	<b>127,862</b>	<b>7,103</b>	<b>159</b>	<b>-</b>	<b>127,703</b>	<b>7,103</b>

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	40	-	-43	-	83	-
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	3,482	2	110	-	3,372
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	215	-	-	-	215	-
<b>Total</b>	<b>3,737</b>	<b>2</b>	<b>67</b>	<b>-</b>	<b>3,670</b>	<b>2</b>

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

	Gross		Reinsurers' share		Net of reinsurance	
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
	€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-	
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years	-1,530	-	-	-	-1,530	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	2,176	-	-	2,176	-
	For periods of 12 months	386,230	185,512	2,309	383,921	185,512
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	3,768	-	-	-	3,768	-
<b>Total</b>	<b>390,645</b>	<b>185,512</b>	<b>2,309</b>	<b>-</b>	<b>388,337</b>	<b>185,512</b>

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		2,066	-	-	-	2,066	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	33	11	-	-	33	11
	<b>For periods of 12 months</b>	31,627	9,616	500	-	31,127	9,616
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		419	-	-	-	419	-
<b>Total</b>		<b>34,145</b>	<b>9,627</b>	<b>500</b>	<b>-</b>	<b>33,645</b>	<b>9,627</b>

**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	-	-	-	-	-
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		-209	-	-	-	-209	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	4	1	-	-	4	1
	<b>For periods of 12 months</b>	6,006	17	150	15	5,856	2
	<b>For periods of more than 12 months</b>	1,621	1,646	-	-	1,621	1,646
<b>Premiums unearned as at end of previous year carried forward to current year</b>		1,143	4,947	2	-	1,141	4,947
<b>Total</b>		<b>8,564</b>	<b>6,611</b>	<b>152</b>	<b>50</b>	<b>8,412</b>	<b>6,595</b>

## D. Gross Claims Paid

### D.1. Accident and Health Classes

<b>Accident and Health Classes</b>	<b>Insurance € 000's</b>	<b>Facultative € 000's</b>	<b>Total € 000's</b>
Accident	10,527	759	11,286
Sickness	10,746	17,730	28,477
<b>Total GCP - Direct &amp; Facultative business</b>	<b>21,274</b>	<b>18,490</b>	<b>39,763</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>			<b>439,789</b>
<b>Total GCP</b>			<b>479,552</b>



## 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 <sup>1</sup>	19,606	-	68,300	911	88,817
	TPFT <sup>2</sup>	3,046	-	2,551	-	5,597
	TPO <sup>3</sup>	2,598	-	422	-	3,020
Commercial	COMP	1,162	-	8,863	-	10,025
	TPFT	502	-	954	-	1,456
	TPO	1,111	-	2,981	-	4,093
Motor Vehicles (Hired / Self-drive)	COMP	1,838	-	-	-	1,838
	TPFT	14	-	-	-	14
	TPO	71	-	-	-	71
Fleets	COMP	3,162	-	1,671	2,441	7,274
	TPFT	83	-	-	-	83
	TPO	2,172	-	32	-	2,204
Motor Cycles	COMP	48	-	2,435	-	2,483
	TPFT	22	-	527	-	549
	TPO	68	-	175	-	243
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	1	-	-	-	1
Other	COMP	80	-	805	-	886
	TPFT	11	-	-	-	11
	TPO	49	-	-	-	49
Carrier's Liability		-	-	-	-	-
<b>Total GCP - Direct and Facultative business</b>		<b>35,644</b>	<b>-</b>	<b>89,717</b>	<b>3,352</b>	<b>128,713</b>
<b>Total GCP - proportional &amp; non-proportional treaty reinsurance</b>			<b>308</b>		<b>100,482</b>	<b>100,790</b>
<b>Total GCP</b>						<b>229,503</b>

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	29	-	-	-	29
Pleasure Craft	1,180	-	-	-	1,180
Marine Cargo	587	-	-	2,964	3,551
Goods in transit	8	-	1,086	-	1,094
Aircraft Liability	-	-	-	-	-
Liability for ships	-	-	523	-	523
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,806</b>	<b>-</b>	<b>1,610</b>	<b>2,964</b>	<b>6,379</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>204</b>		<b>2</b>	<b>207</b>
<b>Total GCP</b>					<b>6,586</b>

### 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	1,209	-	-	-	1,209
Goods in transit	595	-	1,086	2,964	4,644
Aircraft liability	-	-	-	-	-
Liability for ships	-	-	523	-	523
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,806</b>	<b>-</b>	<b>1,610</b>	<b>2,964</b>	<b>6,379</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>204</b>		<b>2</b>	<b>207</b>
<b>Total GCP</b>					<b>6,586</b>

#### 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	4,517	-	123,450	50,707	178,675
Home	2,504	-	23	-	2,527
Travel	2,239	-	20	-	2,259
Other Accident	18	-	4,326	109,629	113,973
Engineering	473	-	8	-	481
Theft	15	-	854	-	869
Electronic Equipment	350	-	3,945	-	4,295
<b>Total GCP - Direct &amp; Facultative business</b>	<b>10,117</b>	<b>-</b>	<b>132,627</b>	<b>160,335</b>	<b>303,080</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>551</b>		<b>66,156</b>	<b>66,707</b>
<b>Total GCP</b>					<b>369,787</b>

#### 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	7,022	-	123,474	50,707	181,202
Other damage to property	3,096	-	9,154	109,629	121,878
<b>Total GCP - Direct &amp; Facultative business</b>	<b>10,117</b>	<b>-</b>	<b>132,627</b>	<b>160,335</b>	<b>303,080</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>551</b>		<b>66,156</b>	<b>66,707</b>
<b>Total GCP</b>					<b>369,787</b>

#### 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	478	-	5,886	6,658	13,022
Employers' Liability	783	-	1,626	1,185	3,595
Professional indemnity and directors and officers	39	-	60,769	-	60,808
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,300</b>	<b>-</b>	<b>68,281</b>	<b>7,843</b>	<b>77,425</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>184</b>		<b>4,013</b>	<b>4,197</b>
<b>Total GCP</b>					<b>81,622</b>

#### 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	-	-	-	184	184
Suretyship	-	-	-	-	-
<b>Total GCP - Direct &amp; Facultative business</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>184</b>	<b>184</b>

**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	577	-	18,658	154	19,388
Loss of Profits following Machinery Breakdown	2	-	-	-	2
Other	31	-	44,638	-58	44,611
Legal Expenses	-	-	2,838	-	2,838
Assistance	-	-	6,878	-	6,878
<b>Total GCP - Direct &amp; Facultative business</b>	<b>610</b>	<b>-</b>	<b>73,012</b>	<b>96</b>	<b>73,717</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>		<b>5,082</b>	<b>5,082</b>
<b>Total GCP</b>					<b>78,799</b>

**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	610	-	63,296	96	64,001
Legal Expenses	-	-	2,838	-	2,838
Assistance	-	-	6,878	-	6,878
<b>Total GCP - Direct &amp; Facultative business</b>	<b>610</b>	<b>-</b>	<b>73,012</b>	<b>96</b>	<b>73,717</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>		<b>5,082</b>	<b>5,082</b>
<b>Total GCP</b>					<b>78,799</b>

#### 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	4,980	8.9	474,572	39.9	479,552	38.5
Motor	35,952	64.5	193,550	16.3	229,503	18.4
Aviation, Marine and Transport	2,010	3.6	4,576	0.4	6,586	0.5
Fire and Other Damage to Property	10,668	19.2	359,118	30.2	369,787	29.7
General Liability	1,485	2.7	80,138	6.7	81,622	6.6
Credit and Suretyship	-	-	184	-	184	-
Other Classes	610	1.1	78,190	6.6	78,799	6.3
<b>Total GCP</b>	<b>55,706</b>	<b>100.0</b>	<b>1,190,328</b>	<b>100.0</b>	<b>1,246,034</b>	<b>100.0</b>

#### 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	479,552	11,558	2.4	467,994	97.6
Motor	229,503	10,296	4.5	219,207	95.5
Aviation, Marine and Transport	6,586	1,100	16.7	5,486	83.3
Fire and Other Damage to Property	369,787	142,533	38.5	227,254	61.5
General Liability	81,622	63,172	77.4	18,450	22.6
Credit and Suretyship	184	-	-	184	-
Other Classes	78,799	18,625	23.6	60,175	76.4
<b>Total</b>	<b>1,246,034</b>	<b>247,284</b>	<b>19.8</b>	<b>998,750</b>	<b>80.2</b>

## 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	-1,880
		Sickness	-1,652
		<b>Total</b>	<b>-3,532</b>
	Reinsurers' share	Accident	-121
		Sickness	-861
		<b>Total</b>	<b>-983</b>
	Net	Accident	-1,759
		Sickness	-791
		<b>Total</b>	<b>-2,549</b>
	Claims management costs	Accident	-78
		Sickness	549
		<b>Total</b>	<b>471</b>
	<b>Total Claims Cost</b>	<b>Accident</b>	<b>-1,837</b>
		<b>Sickness</b>	<b>-242</b>
		<b>Total</b>	<b>-2,079</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	8,106
		Sickness	14,304
		<b>Total</b>	<b>22,410</b>
	Reinsurers' share	Accident	2,731
		Sickness	4,884
		<b>Total</b>	<b>7,614</b>
	Net	Accident	5,375
		Sickness	9,421
		<b>Total</b>	<b>14,796</b>
	Claims management costs	Accident	263
		Sickness	912
		<b>Total</b>	<b>1,174</b>
	<b>Total Claims Cost</b>	<b>Accident</b>	<b>5,638</b>
		<b>Sickness</b>	<b>10,332</b>
		<b>Total</b>	<b>15,970</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Accident</b>	<b>6,226</b>
		<b>Sickness</b>	<b>12,652</b>
		<b>Total</b>	<b>18,878</b>
	<b>Reinsurers' share</b>	<b>Accident</b>	<b>2,609</b>
		<b>Sickness</b>	<b>4,023</b>
		<b>Total</b>	<b>6,632</b>
	<b>Net</b>	<b>Accident</b>	<b>3,617</b>
		<b>Sickness</b>	<b>8,630</b>
		<b>Total</b>	<b>12,246</b>
	<b>Claims management costs</b>	<b>Accident</b>	<b>184</b>
		<b>Sickness</b>	<b>1,461</b>
		<b>Total</b>	<b>1,645</b>
	<b>Total Claims Cost</b>	<b>Accident</b>	<b>3,801</b>
		<b>Sickness</b>	<b>10,091</b>
		<b>Total</b>	<b>13,891</b>

**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 <sup>1</sup>	-11,157
		TPFT <sup>2</sup>	1,339
		TPO <sup>3</sup>	-1,793
		<b>Total</b>	<b>-11,611</b>
	Reinsurers' share	COMP	-966
		TPFT	8,717
		TPO	-1,273
		<b>Total</b>	<b>6,478</b>
	Net	COMP	-10,191
		TPFT	-7,378
		TPO	-520
		<b>Total</b>	<b>-18,089</b>
	Claims management costs	COMP	373
		TPFT	76
		TPO	102
<b>Total</b>		<b>551</b>	
<b>Total Claims Cost</b>	<b>COMP</b>	<b>-9,819</b>	
	<b>TPFT</b>	<b>-7,302</b>	
	<b>TPO</b>	<b>-418</b>	
	<b>Total</b>	<b>-17,539</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	135,205
		TPFT	30,069
		TPO	11,330
		<b>Total</b>	<b>176,604</b>
	Reinsurers' share	COMP	24,785
		TPFT	10,663
		TPO	33
		<b>Total</b>	<b>35,481</b>
	Net	COMP	110,420
		TPFT	19,406
		TPO	11,297
		<b>Total</b>	<b>141,123</b>
	Claims management costs	COMP	2,141
		TPFT	248
		TPO	424
<b>Total</b>		<b>2,814</b>	
<b>Total Claims Cost</b>	<b>COMP</b>	<b>112,561</b>	
	<b>TPFT</b>	<b>19,654</b>	
	<b>TPO</b>	<b>11,722</b>	
	<b>Total</b>	<b>143,937</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>COMP</b>	<b>124,047</b>
		<b>TPFT</b>	<b>31,408</b>
		<b>TPO</b>	<b>9,537</b>
		<b>Total</b>	<b>164,993</b>
	<b>Reinsurers' share</b>	<b>COMP</b>	<b>23,819</b>
		<b>TPFT</b>	<b>19,380</b>
		<b>TPO</b>	<b>-1,241</b>
		<b>Total</b>	<b>41,959</b>
	<b>Net</b>	<b>COMP</b>	<b>100,228</b>
		<b>TPFT</b>	<b>12,028</b>
		<b>TPO</b>	<b>10,777</b>
		<b>Total</b>	<b>123,034</b>
	<b>Claims management costs</b>	<b>COMP</b>	<b>2,514</b>
		<b>TPFT</b>	<b>324</b>
		<b>TPO</b>	<b>526</b>
<b>Total</b>		<b>3,364</b>	
<b>Total Claims Cost</b>	<b>COMP</b>	<b>102,743</b>	
	<b>TPFT</b>	<b>12,352</b>	
	<b>TPO</b>	<b>11,304</b>	
	<b>Total</b>	<b>126,398</b>	

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	-54
		Goods in Transit	-1,262
		Liability for Ships	695
		<b>Total</b>	<b>-620</b>
	Reinsurers' share	Aircraft	4
		Ships	-40
		Goods in Transit	-226
		Liability for Ships	1,183
		<b>Total</b>	<b>921</b>
	Net	Aircraft	-4
		Ships	-13
		Goods in Transit	-1,036
		Liability for Ships	-488
		<b>Total</b>	<b>-1,541</b>
	Claims management costs	Aircraft	-
		Ships	11
		Goods in Transit	7
		Liability for Ships	154
<b>Total</b>		<b>171</b>	
<b>Total Claims Cost</b>	<b>Aircraft</b>	<b>-4</b>	
	<b>Ships</b>	<b>-3</b>	
	<b>Goods in Transit</b>	<b>-1,029</b>	
	<b>Liability for Ships</b>	<b>-334</b>	
	<b>Total</b>	<b>-1,370</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	50
		Ships	1,191
		Goods in Transit	4,346
		Liability for Ships	2,986
		<b>Total</b>	<b>8,574</b>
	Reinsurers' share	Aircraft	50
		Ships	380
		Goods in Transit	250
		Liability for Ships	-
		<b>Total</b>	<b>681</b>
	Net	Aircraft	-
		Ships	811
		Goods in Transit	4,096
		Liability for Ships	2,986
		<b>Total</b>	<b>7,894</b>
	Claims management costs	Aircraft	3
		Ships	52
		Goods in Transit	21
		Liability for Ships	-
<b>Total</b>		<b>75</b>	
<b>Total Claims Cost</b>	<b>Aircraft</b>	<b>3</b>	
	<b>Ships</b>	<b>863</b>	
	<b>Goods in Transit</b>	<b>4,117</b>	
	<b>Liability for Ships</b>	<b>2,986</b>	
	<b>Total</b>	<b>7,969</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Aircraft</b>	<b>50</b>
		<b>Ships</b>	<b>1,138</b>
		<b>Goods in Transit</b>	<b>3,084</b>
		<b>Liability for Ships</b>	<b>3,681</b>
		<b>Total</b>	<b>7,954</b>
	<b>Reinsurers' share</b>	<b>Aircraft</b>	<b>55</b>
		<b>Ships</b>	<b>340</b>
		<b>Goods in Transit</b>	<b>24</b>
		<b>Liability for Ships</b>	<b>1,183</b>
		<b>Total</b>	<b>1,601</b>
	<b>Net</b>	<b>Aircraft</b>	<b>-4</b>
		<b>Ships</b>	<b>798</b>
		<b>Goods in Transit</b>	<b>3,060</b>
		<b>Liability for Ships</b>	<b>2,498</b>
		<b>Total</b>	<b>6,352</b>
	<b>Claims management costs</b>	<b>Aircraft</b>	<b>3</b>
		<b>Ships</b>	<b>62</b>
		<b>Goods in Transit</b>	<b>28</b>
		<b>Liability for Ships</b>	<b>154</b>
<b>Total</b>		<b>246</b>	
<b>Total Claims Cost</b>	<b>Aircraft</b>	<b>-1</b>	
	<b>Ships</b>	<b>860</b>	
	<b>Goods in Transit</b>	<b>3,088</b>	
	<b>Liability for Ships</b>	<b>2,652</b>	
	<b>Total</b>	<b>6,598</b>	

**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	404,818
		Other damage to property	-1,980
		<b>Total</b>	<b>402,838</b>
	Reinsurers' share	Fire and natural forces	459,692
		Other damage to property	-1,263
		<b>Total</b>	<b>458,428</b>
	Net	Fire and natural forces	-54,874
		Other damage to property	-717
		<b>Total</b>	<b>-55,591</b>
	Claims management costs	Fire and natural forces	969
		Other damage to property	27
		<b>Total</b>	<b>996</b>
	<b>Total Claims Cost</b>	<b>Fire and natural forces</b>	<b>-53,905</b>
<b>Other damage to property</b>		<b>-690</b>	
<b>Total</b>		<b>-54,595</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	89,838
		Other damage to property	130,898
		<b>Total</b>	<b>220,737</b>
	Reinsurers' share	Fire and natural forces	28,085
		Other damage to property	12,036
		<b>Total</b>	<b>40,121</b>
	Net	Fire and natural forces	61,754
		Other damage to property	118,862
		<b>Total</b>	<b>180,616</b>
	Claims management costs	Fire and natural forces	410
		Other damage to property	805
		<b>Total</b>	<b>1,215</b>
	<b>Total Claims Cost</b>	<b>Fire and natural forces</b>	<b>62,164</b>
<b>Other damage to property</b>		<b>119,667</b>	
<b>Total</b>		<b>181,831</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Fire and natural forces</b>	<b>494,656</b>
		<b>Other damage to property</b>	<b>128,918</b>
		<b>Total</b>	<b>623,574</b>
	<b>Reinsurers' share</b>	<b>Fire and natural forces</b>	<b>487,776</b>
		<b>Other damage to property</b>	<b>10,773</b>
		<b>Total</b>	<b>498,549</b>
	<b>Net</b>	<b>Fire and natural forces</b>	<b>6,880</b>
		<b>Other damage to property</b>	<b>118,146</b>
		<b>Total</b>	<b>125,025</b>
	<b>Claims management costs</b>	<b>Fire and natural forces</b>	<b>1,379</b>
		<b>Other damage to property</b>	<b>832</b>
		<b>Total</b>	<b>2,211</b>
	<b>Total Claims Cost</b>	<b>Fire and natural forces</b>	<b>8,259</b>
<b>Other damage to property</b>		<b>118,977</b>	
<b>Total</b>		<b>127,236</b>	

**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	-20,438
		Employer's liability	-3,461
		Professional indemnity	21,509
		<b>Total</b>	<b>-2,391</b>
	Reinsurers' share	General Liability	1,456
		Employer's liability	508
		Professional indemnity	22,893
		<b>Total</b>	<b>24,858</b>
	Net	General Liability	-21,894
		Employer's liability	-3,969
		Professional indemnity	-1,385
		<b>Total</b>	<b>-27,249</b>
	Claims management costs	General Liability	1,458
		Employer's liability	354
		Professional indemnity	23
		<b>Total</b>	<b>1,835</b>
	<b>Total Claims Cost</b>	<b>General Liability</b>	<b>-20,437</b>
<b>Employer's liability</b>		<b>-3,616</b>	
<b>Professional indemnity</b>		<b>-1,362</b>	
<b>Total</b>		<b>-25,414</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	24,971
		Employer's liability	19,167
		Professional indemnity	10,404
		<b>Total</b>	<b>54,541</b>
	Reinsurers' share	General Liability	909
		Employer's liability	249
		Professional indemnity	9,210
		<b>Total</b>	<b>10,368</b>
	Net	General Liability	24,062
		Employer's liability	18,918
		Professional indemnity	1,194
		<b>Total</b>	<b>44,174</b>
	Claims management costs	General Liability	375
		Employer's liability	49
		Professional indemnity	3
		<b>Total</b>	<b>427</b>
	<b>Total Claims Cost</b>	<b>General Liability</b>	<b>24,437</b>
<b>Employer's liability</b>		<b>18,967</b>	
<b>Professional indemnity</b>		<b>1,197</b>	
<b>Total</b>		<b>44,601</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>General Liability</b>	<b>4,532</b>
		<b>Employer's liability</b>	<b>15,705</b>
		<b>Professional indemnity</b>	<b>31,913</b>
		<b>Total</b>	<b>52,150</b>
	<b>Reinsurers' share</b>	<b>General Liability</b>	<b>2,365</b>
		<b>Employer's liability</b>	<b>757</b>
		<b>Professional indemnity</b>	<b>32,103</b>
		<b>Total</b>	<b>35,225</b>
	<b>Net</b>	<b>General Liability</b>	<b>2,167</b>
		<b>Employer's liability</b>	<b>14,949</b>
		<b>Professional indemnity</b>	<b>-191</b>
		<b>Total</b>	<b>16,925</b>
	<b>Claims management costs</b>	<b>General Liability</b>	<b>1,833</b>
		<b>Employer's liability</b>	<b>403</b>
		<b>Professional indemnity</b>	<b>26</b>
		<b>Total</b>	<b>2,262</b>
	<b>Total Claims Cost</b>	<b>General Liability</b>	<b>4,000</b>
<b>Employer's liability</b>		<b>15,352</b>	
<b>Professional indemnity</b>		<b>-164</b>	
<b>Total</b>		<b>19,187</b>	

### 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	-328
		Suretyship	-
		<b>Total</b>	<b>-328</b>
	Reinsurers' share	Credit	-1
		Suretyship	-
		<b>Total</b>	<b>-1</b>
	Net	Credit	-328
		Suretyship	-
		<b>Total</b>	<b>-328</b>
	Claims management costs	Credit	-
		Suretyship	-
		<b>Total</b>	<b>-</b>
<b>Total Claims Cost</b>	Credit	-328	
	Suretyship	-	
	<b>Total</b>	<b>-328</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	134
		Suretyship	129
		<b>Total</b>	<b>263</b>
	Reinsurers' share	Credit	-
		Suretyship	82
		<b>Total</b>	<b>82</b>
	Net	Credit	134
		Suretyship	47
		<b>Total</b>	<b>181</b>
	Claims management costs	Credit	-
		Suretyship	-
		<b>Total</b>	<b>-</b>
<b>Total Claims Cost</b>	Credit	134	
	Suretyship	47	
	<b>Total</b>	<b>181</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Credit</b>	<b>-194</b>
		<b>Suretyship</b>	<b>129</b>
		<b>Total</b>	<b>-65</b>
	<b>Reinsurers' share</b>	<b>Credit</b>	<b>-1</b>
		<b>Suretyship</b>	<b>82</b>
		<b>Total</b>	<b>81</b>
	<b>Net</b>	<b>Credit</b>	<b>-194</b>
		<b>Suretyship</b>	<b>47</b>
		<b>Total</b>	<b>-147</b>
	<b>Claims management costs</b>	<b>Credit</b>	<b>-</b>
		<b>Suretyship</b>	<b>-</b>
		<b>Total</b>	<b>-</b>
<b>Total Claims Cost</b>	<b>Credit</b>	<b>-194</b>	
	<b>Suretyship</b>	<b>47</b>	
	<b>Total</b>	<b>-147</b>	

**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	-8,793
		Legal expenses	-2,947
		Assistance	281
		<b>Total</b>	<b>-11,459</b>
	Reinsurers' share	Misc. Financial loss	-5,850
		Legal expenses	-164
		Assistance	497
		<b>Total</b>	<b>-5,516</b>
	Net	Misc. Financial loss	-2,943
		Legal expenses	-2,782
		Assistance	-216
		<b>Total</b>	<b>-5,942</b>
	Claims management costs	Misc. Financial loss	224
		Legal expenses	-119
		Assistance	-
		<b>Total</b>	<b>105</b>
<b>Total Claims Cost</b>	<b>Misc. Financial loss</b>	<b>-2,719</b>	
	<b>Legal expenses</b>	<b>-2,901</b>	
	<b>Assistance</b>	<b>-216</b>	
	<b>Total</b>	<b>-5,837</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	109,000
		Legal expenses	1,493
		Assistance	3,256
		<b>Total</b>	<b>113,749</b>
	Reinsurers' share	Misc. Financial loss	13,557
		Legal expenses	-
		Assistance	2,250
		<b>Total</b>	<b>15,807</b>
	Net	Misc. Financial loss	95,443
		Legal expenses	1,493
		Assistance	1,005
		<b>Total</b>	<b>97,942</b>
	Claims management costs	Misc. Financial loss	251
		Legal expenses	75
		Assistance	-
		<b>Total</b>	<b>325</b>
<b>Total Claims Cost</b>	<b>Misc. Financial loss</b>	<b>95,694</b>	
	<b>Legal expenses</b>	<b>1,568</b>	
	<b>Assistance</b>	<b>1,005</b>	
	<b>Total</b>	<b>98,267</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Misc. Financial loss</b>	<b>100,207</b>
		<b>Legal expenses</b>	<b>-1,453</b>
		<b>Assistance</b>	<b>3,536</b>
		<b>Total</b>	<b>102,290</b>
	<b>Reinsurers' share</b>	<b>Misc. Financial loss</b>	<b>7,707</b>
		<b>Legal expenses</b>	<b>-164</b>
		<b>Assistance</b>	<b>2,747</b>
		<b>Total</b>	<b>10,291</b>
	<b>Net</b>	<b>Misc. Financial loss</b>	<b>92,500</b>
		<b>Legal expenses</b>	<b>-1,289</b>
		<b>Assistance</b>	<b>789</b>
		<b>Total</b>	<b>92,000</b>
	<b>Claims management costs</b>	<b>Misc. Financial loss</b>	<b>474</b>
		<b>Legal expenses</b>	<b>-44</b>
		<b>Assistance</b>	<b>-</b>
		<b>Total</b>	<b>431</b>
<b>Total Claims Cost</b>	<b>Misc. Financial loss</b>	<b>92,974</b>	
	<b>Legal expenses</b>	<b>-1,333</b>	
	<b>Assistance</b>	<b>789</b>	
	<b>Total</b>	<b>92,430</b>	

## 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	8,555
	Reinsurers' share	8,026
	Net	529
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>529</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	487,127
	Reinsurers' share	16
	Net	487,111
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>487,111</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>495,682</b>
	<b>Reinsurers' share</b>	<b>8,042</b>
	<b>Net</b>	<b>487,640</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>487,640</b>

## 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	971
	Reinsurers' share	410
	Net	561
	Claims management costs	0
	<b>Total Claims Cost</b>	<b>561</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	103,261
	Reinsurers' share	129
	Net	103,132
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>103,132</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>104,232</b>
	<b>Reinsurers' share</b>	<b>539</b>
	<b>Net</b>	<b>103,693</b>
	<b>Claims management costs</b>	<b>0</b>
	<b>Total Claims Cost</b>	<b>103,693</b>

### 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	-1,357
	Reinsurers' share	-243
	Net	-1,114
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-1,114</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	2,149
	Reinsurers' share	-
	Net	2,149
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>2,149</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>792</b>
	<b>Reinsurers' share</b>	<b>-243</b>
	<b>Net</b>	<b>1,035</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>1,035</b>



#### 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 <i>€ 000's</i>
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-8,014
	Reinsurers' share	-127
	Net	-7,887
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-7,887</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	157,973
	Reinsurers' share	1,955
	Net	156,019
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>156,019</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>149,960</b>
	<b>Reinsurers' share</b>	<b>1,828</b>
	<b>Net</b>	<b>148,131</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>148,131</b>

### 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	-11,562
	Reinsurers' share	1,971
	Net	-13,533
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-13,533</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	22,141
	Reinsurers' share	-
	Net	22,141
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>22,141</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>10,579</b>
	<b>Reinsurers' share</b>	<b>1,971</b>
	<b>Net</b>	<b>8,608</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>8,608</b>

### 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	-
	<b>Total Claims Cost</b>	<b>-</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	-
	Reinsurers' share	-
	Net	-
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>-</b>
	<b>Reinsurers' share</b>	<b>-</b>
	<b>Net</b>	<b>-</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>-</b>

## E.7(b). Other Classes

Claims Incurred in respect of Other Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	2,062
	Reinsurers' share	37
	Net	2,025
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>2,025</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	2,559
	Reinsurers' share	184
	Net	2,376
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>2,376</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>4,621</b>
	<b>Reinsurers' share</b>	<b>220</b>
	<b>Net</b>	<b>4,401</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>4,401</b>

**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	34,713
Other acquisition expenses	872
Administrative expenses	1,593
Reinsurance commissions and profit participations	26,482
<b>Net operating expenses</b>	<b>10,696</b>

**F.2(a). Motor Classes**

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	15,462
Other acquisition expenses	3,613
Administrative expenses	14,612
Reinsurance commissions and profit participations	2,841
<b>Net operating expenses</b>	<b>30,847</b>

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	1,989
Other acquisition expenses	853
Administrative expenses	497
Reinsurance commissions and profit participations	502
<b>Net operating expenses</b>	<b>2,836</b>

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	20,316
Other acquisition expenses	1,565
Administrative expenses	7,664
Reinsurance commissions and profit participations	8,458
<b>Net operating expenses</b>	<b>21,088</b>

**F.5(a). General Liability Class**

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	10,726
Other acquisition expenses	1,040
Administrative expenses	4,465
Reinsurance commissions and profit participations	1,217
<b>Net operating expenses</b>	<b>15,014</b>

**F.6(a). Credit and Suretyship Classes**

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	€ 000's
Commissions	142
Other acquisition expenses	234
Administrative expenses	8
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>384</b>

**F.7(a). Other Classes**

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	100,843
Other acquisition expenses	179
Administrative expenses	2,851
Reinsurance commissions and profit participations	7,307
<b>Net operating expenses</b>	<b>96,566</b>

## 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	10,023
Other acquisition expenses	15
Administrative expenses	749
Reinsurance commissions and profit participations	-3
<b>Net operating expenses</b>	<b>10,790</b>

### F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	25,628
Other acquisition expenses	-
Administrative expenses	182
Reinsurance commissions and profit participations	7
<b>Net operating expenses</b>	<b>25,804</b>

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	782
Other acquisition expenses	-
Administrative expenses	17
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>799</b>

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	207,502
Other acquisition expenses	91
Administrative expenses	580
Reinsurance commissions and profit participations	216
<b>Net operating expenses</b>	<b>207,959</b>

### F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	11,442
Other acquisition expenses	-
Administrative expenses	165
Reinsurance commissions and profit participations	68
<b>Net operating expenses</b>	<b>11,539</b>

### 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	-
<b>Net operating expenses</b>	<b>-</b>

### F.7(b). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	2,041
Other acquisition expenses	41
Administrative expenses	44
Reinsurance commissions and profit participations	1
<b>Net operating expenses</b>	<b>2,127</b>

## 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	13.1%	12.4%	13.5%	13.0%	19.1%	41.0%
	Sickness	29.2%	32.3%	32.6%	37.7%		
	<b>Total</b>	<b>20.8%</b>	<b>21.9%</b>	<b>22.6%</b>	<b>24.8%</b>		
Motor	COMP <sup>1</sup>	75.7%	75.9%	77.3%	77.8%	18.6%	92.6%
	TPFT <sup>2</sup>	92.5%	70.9%	93.4%	72.8%		
	TPO <sup>3</sup>	50.9%	62.9%	53.7%	65.9%		
	<b>Total</b>	<b>76.2%</b>	<b>74.1%</b>	<b>77.8%</b>	<b>76.1%</b>		
Aviation, Marine & Transport	Aircraft	0.0%	0.0%	0.0%	0.0%	19.5%	63.2%
	Ships	50.5%	58.2%	53.3%	62.7%		
	Goods in transit	28.9%	33.9%	29.2%	34.2%		
	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
	Liability for ships	85.1%	60.2%	88.7%	63.9%		
	<b>Total</b>	<b>46.1%</b>	<b>43.7%</b>	<b>47.5%</b>	<b>45.4%</b>		
Fire and Other Damage to Property	Fire and natural forces	304.5%	9.8%	305.3%	11.7%	8.4%	58.2%
	Other damage to property	63.1%	65.4%	63.5%	65.9%		
	<b>Total</b>	<b>170.1%</b>	<b>49.8%</b>	<b>170.7%</b>	<b>50.7%</b>		
General Liability	General Liability	14.8%	9.1%	20.8%	16.8%	23.1%	49.1%
	Employers' Liability	64.1%	62.2%	65.7%	63.9%		
	Professional indemnity	70.8%	-1.1%	70.8%	-1.0%		
	<b>Total</b>	<b>52.0%</b>	<b>26.0%</b>	<b>54.3%</b>	<b>29.5%</b>		
Credit and Suretyship	Credit	0.0%	0.0%	0.0%	0.0%	28.4%	65.9%
	Suretyship	35.0%	37.5%	35.0%	37.5%		
	<b>Total</b>	<b>35.0%</b>	<b>37.5%</b>	<b>35.0%</b>	<b>37.5%</b>		
Other Classes	Misc. Financial loss	34.1%	36.5%	34.3%	36.6%	36.2%	70.7%
	Legal expenses	-26.1%	-22.5%	-26.8%	-23.3%		
	Assistance	29.5%	10.7%	29.5%	10.7%		
	<b>Total</b>	<b>32.9%</b>	<b>34.5%</b>	<b>33.0%</b>	<b>34.6%</b>		
<b>All Classes</b>		<b>87.2%</b>	<b>45.7%</b>	<b>88.2%</b>	<b>47.0%</b>	<b>21.6%</b>	<b>67.4%</b>

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	93.6%	92.2%	93.6%	92.2%	2.0%	94.2%
Motor	81.5%	81.2%	81.5%	81.2%	20.2%	101.4%
Aviation, Marine & Transport	21.2%	28.2%	21.2%	28.2%	21.8%	50.0%
Fire & Other Damage to Property	38.4%	38.1%	38.4%	38.1%	53.6%	91.7%
General Liability	31.0%	25.6%	31.0%	25.6%	34.3%	59.9%
Credit & Suretyship	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other classes	54.0%	52.3%	54.0%	52.3%	25.3%	77.6%
<b>All Classes</b>	<b>70.0%</b>	<b>69.1%</b>	<b>70.0%</b>	<b>69.1%</b>	<b>23.7%</b>	<b>92.8%</b>