

Insurance Principals Statistics 2014
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	49,557	1,372	50,929
Sickness	49,523	18,455	67,979
Total GPW - direct and facultative business	99,081	19,827	118,908
Total GPW - proportional & non-proportional treaty reinsurance inwards			391,978
Total GPW			510,886

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	30,759	-	81,744	6,278	118,781
Motor vehicle liability (excluding carrier's liability)	25,776	-	52,006	976	78,758
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
Total GPW - direct and facultative business	56,535	-	133,750	7,255	197,540
Total GPW - proportional & non-proportional treaty reinsurance inwards		68		121,226	121,294
Total GPW					318,834

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)	17,463	-	67,189	3,013	87,665
	COMP - (third party)	6,785	-	27,864	-	34,650
	TPFT ² - (own damage)	4,305	-	217	-	4,522
	TPFT - (third party)	4,559	-	3,017	-	7,576
	TPO ³	6,557	-	284	-	6,841
Commercial	COMP - (own damage)	1,881	-	6,122	-	8,003
	COMP - (third party)	574	-	9,420	-	9,994
	TPFT - (own damage)	983	-	683	-	1,666
	TPFT - (third party)	757	-	988	-	1,746
	TPO	3,051	-	6,843	-	9,894
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	3,858	-	-	-	3,858
	COMP - (third party)	862	-	-	-	862
	TPFT - (own damage)	30	-	-	-	30
	TPFT - (third party)	4	-	-	-	4
	TPO	270	-	-	-	270
Fleets	COMP - (own damage)	1,733	-	3,768	3,265	8,766
	COMP - (third party)	465	-	37	976	1,478
	TPFT - (own damage)	97	-	-	-	97
	TPFT - (third party)	77	-	-	-	77
	TPO	287	-	62	-	349
Motor Cycles	COMP - (own damage)	66	-	2,899	-	2,965
	COMP - (third party)	11	-	1,807	-	1,818
	TPFT - (own damage)	170	-	73	-	243
	TPFT - (third party)	154	-	1,333	-	1,487
	TPO	1,119	-	340	-	1,459
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	15	-	-	-	15
Other	COMP - (own damage)	158	-	793	-	951
	COMP - (third party)	25	-	6	-	31
	TPFT - (own damage)	15	-	-	-	15
	TPFT - (third party)	15	-	-	-	15
	TPO	189	-	5	-	194
Carrier's Liability		-	-	-	-	-
Total GPW - direct and facultative business		56,535	-	133,750	7,255	197,540
Total GPW - treaty reinsurance inwards		68		121,226		121,294
Total GPW						318,834

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	-	4,964	-	5,036
Pleasure Craft	2,157	-	-	-	2,157
Marine Cargo	2,239	-	697	11,170	14,106
Goods in transit	121	-	1,506	5	1,632
Aircraft Liability	31	-	-	-	31
Liability for ships	5	-	162	-	167
Total GPW - direct and facultative business	4,625	-	7,329	11,175	23,129
Total GPW - treaty reinsurance inwards	584		86		670
Total GPW					23,798

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	2,229	-	4,964	-	7,193
Goods in transit	2,360	-	2,204	11,175	15,738
Aircraft liability	31	-	-	-	31
Liability for ships	5	-	162	-	167
Total GPW - direct and facultative business	4,625	-	7,329	11,175	23,129
Total GPW - treaty reinsurance inwards	584		86		670
Total GPW					23,798

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	12,704	-	90,142	38,131	140,977
Home	7,931	-	167	4	8,102
Travel	4,175	-	32	-	4,207
Other Accident	1,209	-	4,346	149,957	155,513
Engineering	3,132	-	14	2	3,149
Theft	190	-	16,151	1	16,343
Electronic Equipment	1,295	-	11,405	14	12,715
Total GPW - direct and facultative business	30,636	-	122,258	188,111	341,005
Total GPW - treaty reinsurance inwards	1,765		8,956		10,721
Total GPW					351,726

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	20,634	-	90,309	38,136	149,078
Other damage to property	10,002	-	31,950	149,975	191,927
Total GPW - direct and facultative business	30,636	-	122,258	188,111	341,005
Total GPW - treaty reinsurance inwards	1,765		8,956		10,721
Total GPW					351,726

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	3,876	-	23,185	12,855	39,915
Employers' Liability	2,431	-	4,391	1,521	8,343
Professional indemnity and directors and officers	1,335	-	64,486	114	65,935
Total GPW - direct and facultative business	7,642	-	92,062	14,491	114,194
Total GPW - treaty reinsurance inwards	466		17,820		18,287
Total GPW					132,481

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	-	-	6,900	390	7,290
Suretyship	-	-	124	-	124
Total GPW - direct and facultative business	-	-	7,024	390	7,414
Total GPW - treaty reinsurance inwards	-		-		-
Total GPW					7,414

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	506	-	17,770	6,504	24,780
Loss of Profits following Machinery Breakdown	12	-	13	-	25
Other	870	-	254,664	2,856	258,391
Legal Expenses	3	-	1,407	-	1,409
Assistance	292	-	4,562	-	4,854
Total GPW - direct and facultative business	1,683	-	278,416	9,360	289,458
Total GPW - treaty reinsurance inwards	-		51,924		51,924
Total GPW					341,382

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	1,388	-	272,447	9,360	283,196
Legal Expenses	3	-	1,407	-	1,409
Assistance	292	-	4,562	-	4,854
Total GPW - direct and facultative business	1,683	-	278,416	9,360	289,458
Total GPW - treaty reinsurance inwards	-		51,924		51,924
Total GPW					341,382

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	11,307	9.8	499,579	31.8	510,886	30.3
Motor	56,603	49.1	262,231	16.7	318,834	18.9
Aviation, Marine and Transport	5,208	4.5	18,590	1.2	23,798	1.4
Fire and Other Damage to Property	32,401	28.1	319,325	20.3	351,726	20.9
General Liability	8,108	7.0	124,373	7.9	132,481	7.9
Credit and Suretyship	0	-	7,414	0.5	7,414	0.4
Other Classes	1,683	1.5	339,700	21.6	341,382	20.2
Total GPW	115,310	100.0	1,571,211	100.0	1,686,521	100.0

A.8(b). Total Premiums Written

	Gross Premiums Written	Reinsurers' Share	% GPW	Net Premiums Written	% GPW
	€ 000's	€ 000's		€ 000's	
Accident and Health	510,886	50,855	10.0	460,031	90.0
Motor	318,834	27,099	8.5	291,735	91.5
Aviation, Marine and Transport	23,798	3,927	16.5	19,871	83.5
Fire and Other Damage to Property	351,726	87,981	25.0	263,745	75.0
General Liability	132,481	49,536	37.4	82,944	62.6
Credit and Suretyship	7,414	6,372	85.9	1,042	14.1
Other Classes	341,382	51,750	15.2	289,632	84.8
Total	1,686,521	277,521	16.5	1,409,000	83.5

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	3,944	34.9	114,302	22.9	118,245	23.1
Business generated by agents	2,567	22.7	371,022	74.3	373,588	73.1
Business generated by brokers	3,843	34.0	14,255	2.9	18,098	3.5
Business generated by tied insurance intermediaries	954	8.4	-	-	954	0.2
Total GPW	11,307	100.0	499,579	100.0	510,886	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	22,229	39.3	193,735	73.9	215,965	67.7
Business generated by agents	10,325	18.2	763	0.3	11,087	3.5
Business generated by brokers	8,252	14.6	67,733	25.8	75,984	23.8
Business generated by tied insurance intermediaries	15,797	27.9	-	-	15,797	5.0
Total GPW	56,603	100.0	262,231	100.0	318,834	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	2,557	49.1	18,074	97.2	20,631	86.7
Business generated by agents	652	12.5	517	2.8	1,169	4.9
Business generated by brokers	1,135	21.8	-	-	1,135	4.8
Business generated by tied insurance intermediaries	864	16.6	-	-	864	3.6
Total GPW	5,208	100.0	18,590	100.0	23,798	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	13,360	41.2	306,901	96.1	320,261	91.1
Business generated by agents	2,510	7.7	12,207	3.8	14,717	4.2
Business generated by brokers	11,291	34.8	212	-	11,503	3.3
Business generated by tied insurance intermediaries	5,240	16.2	5.0	-	5,245	1.5
Total GPW	32,401	100.0	319,325	100.0	351,726	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	3,113	38.4	121,792	97.9	124,905	94.3
Business generated by agents	764	9.4	1,184	1.0	1,948	1.5
Business generated by brokers	3,300	40.7	1,397	1.1	4,697	3.5
Business generated by tied insurance intermediaries	931	11.5	0.0	-	931	0.7
Total GPW	8,108	100.0	124,372	100.0	132,481	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	-	-	7,291	98.3	7,291	100.0
Business generated by agents	-	-	123	1.7	123	1.7
Business generated by brokers	-	-	-	-	-	-
Business generated by tied insurance intermediaries	-	-	-	-	-	-
Total GPW	-	-	7,414	100.0	7,414	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	869	51.7	101,106	29.8	101,975	29.9
Business generated by agents	191	11.3	68,751	20.2	68,942	20.2
Business generated by brokers	265	15.8	13,184	3.9	13,449	3.9
Business generated by tied insurance intermediaries	358	21.3	156,658	46.1	157,016	46.0
Total GPW	1,683	100.0	339,700	100.0	341,382	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	-1		-		-1		
	Sickness	-		-		-		
	Total	-1		-		-1		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Accident	5,555	3	1,360	-	4,195	3	
	Sickness	10,461	4	5,426	-	5,035	4	
	Total	16,016	7	6,787	-	9,229	7	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	5,031	226	396	1	4,635	225
		Sickness	2,439	49	1,188	4	1,251	45
		Total	7,470	275	1,584	5	5,886	270
	For periods of 12 months	Accident	6,280	4,236	1,474	1,338	4,806	2,898
		Sickness	12,833	3,420	7,521	676	5,311	2,744
		Total	19,113	7,656	8,995	2,014	10,118	5,643
	For periods of more than 12 months	Accident	23,923	5,016	11,898	2,269	12,025	2,747
		Sickness	2,264	18,083	1,123	9,027	1,141	9,056
		Total	26,187	23,098	13,021	11,296	13,166	11,803
Premiums unearned as at end of previous year carried forward to current year	Accident	7,576	5,112	3,210	2,611	4,366	2,500	
	Sickness	15,156	20,446	7,696	10,462	7,459	9,984	
	Total	22,732	25,558	10,906	13,073	11,825	12,484	
Total	Accident	48,365	14,592	18,338	6,219	30,027	8,373	
	Sickness	43,152	42,002	22,955	20,169	20,197	21,833	
	Total	91,517	56,594	41,293	26,388	50,224	30,206	

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	-2		-0		-2		
	TPFT ²	-0		-0		0		
	TPO ³	-0		-0		0		
	Carrier's Liability	-		-		-		
	Total	-3		-0		-3		
		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	-1,134	251	-105	-	-1,029	251	
	TPFT	-131	88	-1	-	-129	88	
	TPO	-137	70	-2	-	-135	70	
	Carrier's Liability	-	-	-	-	-	-	
	Total	-1,401	408	-108	-	-1,293	408	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,691	2,051	201	-	2,490	2,051
		TPFT	851	680	48	-	803	680
		TPO	3,239	2,366	384	226	2,855	2,140
		Carrier's Liability	-	-	-	-	-	-
		Total	6,781	5,097	634	226	6,148	4,872
	For periods of 12 months	COMP	79,347	72,552	11,995	10,328	67,352	62,224
		TPFT	7,882	7,584	1,270	784	6,612	6,800
		TPO	7,223	5,630	1,108	266	6,114	5,363
		Carrier's Liability	-	-	-	-	-	-
	Total	94,451	85,765	14,373	11,378	80,078	74,387	
	For periods of more than 12 months	COMP	848	445	238	159	611	286
		TPFT	338	186	17	-	321	186
		TPO	371	262	20	-	351	262
Carrier's Liability		-	-	-	-	-	-	
Total	1,558	893	275	159	1,283	735		
Premiums unearned as at end of previous year carried forward to current year	COMP	60,898	266	9,630	-	51,268	266	
	TPFT	7,700	102	854	-	6,846	102	
	TPO	6,400	79	312	-	6,087	79	
	Carrier's Liability	-	-	-	-	-	-	
	Total	74,997	447	10,796	-	64,201	447	
Total	COMP	142,650	75,565	21,959	10,486	120,692	65,078	
	TPFT	16,640	8,640	2,188	784	14,452	7,856	
	TPO	17,096	8,407	1,823	492	15,273	7,915	
	Carrier's Liability	-	-	-	-	-	-	
	Total	176,386	92,611	25,970	11,762	150,416	80,849	

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	14		9		5	
		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	4,959	0	-4	1	4,963	0
		Goods in transit	687	1	202	-	485	1
		Aircraft Liability	31	-	31	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	5,677	1	229	1	5,448	1
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	-
		Ships	31	21	21	13	10	8
		Goods in transit	1,479	95	763	47	717	48
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	0	0	0	0	0	0
		Total	1,510	117	784	61	726	56
	For periods of 12 months	Aircraft	-	-	-	-	-	-
		Ships	1,060	1,041	693	490	367	551
		Goods in transit	6,878	759	1,103	327	5,775	433
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	118	49	116	46	2	2
		Total	8,056	1,849	1,912	863	6,144	986
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-
		Ships	54	27	33	17	21	10
		Goods in transit	0	0	0	0	0	0
Aircraft Liability		-	-	-	-	-	-	
Liability for ships		-	-	-	-	-	-	
Total		55	27	33	17	22	10	
Premiums unearned as at end of previous year carried forward to current year		Aircraft	-	-	-	-	-	
		Ships	999	0	486	0	513	0
		Goods in transit	725	-	305	-	420	-
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	51	-	48	-	3	-
		Total	1,775	0	839	0	936	0
Total		Aircraft	-	-	-	-	-	
		Ships	7,103	1,089	1,229	521	5,874	568
		Goods in transit	9,769	856	2,372	374	7,397	482
		Aircraft Liability	31	0	31	0	-	-
		Liability for ships	169	49	164	46	5	2
		Total	17,072	1,994	3,796	941	13,276	1,052

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	7		5		2		
	Other damage to property	9		-2		11		
	Total	16		3		13		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Fire and natural forces	-1,095	50	952	11	-2,047	39	
	Other damage to property	1,287	428	155	120	1,132	308	
	Total	192	477	1,107	130	-915	347	
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	3,847	327	362	-44	3,485	371
		Other damage to property	17,087	1,658	8,409	879	8,677	779
		Total	20,934	1,985	8,771	835	12,163	1,150
	For periods of 12 months	Fire and natural forces	98,487	35,056	43,660	27,674	54,827	7,383
		Other damage to property	167,417	2,729	1,386	1,037	166,031	1,692
		Total	265,904	37,785	45,046	28,711	220,858	9,074
	For periods of more than 12 months	Fire and natural forces	308	152	203	117	105	35
		Other damage to property	628	848	341	329	287	519
		Total	936	1,000	544	446	392	554
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	40,010	1	32,247	1	7,763	-	
	Other damage to property	4,613	10	1,734	11	2,879	-1	
	Total	44,623	11	33,981	12	10,641	-1	
Total	Fire and natural forces	141,557	35,587	77,424	27,759	64,134	7,828	
	Other damage to property	191,032	5,673	12,026	2,376	179,006	3,296	
	Total	332,590	41,259	89,450	30,135	243,140	11,124	

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	2		0		1	
		Employer's liability	2		0		6	
		Professional indemnity	-1		-0		-0	
		Total	7		-0		7	
		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	7,321	2	7	0	7,314	2
		Employer's liability	4,839	4	1	0	4,838	4
		Professional indemnity	1,537	25	38	5	1,499	20
		Total	13,697	31	46	5	13,652	27
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	3,763	2,630	281	200	3,482	2,430
		Employer's liability	462	320	96	65	366	255
		Professional indemnity	28	-7	22	0	6	-7
		Total	4,254	2,943	399	265	3,855	2,677
	For periods of 12 months	General Liability	19,846	3,940	4,985	906	14,861	3,035
		Employer's liability	4,245	1,630	330	134	3,915	1,496
		Professional indemnity	44,289	21,440	25,539	16,497	18,750	4,944
		Total	68,380	27,010	30,854	17,536	37,525	9,474
	For periods of more than 12 months	General Liability	63	48	1	6	62	42
		Employer's liability	27	14	2	0	25	14
		Professional indemnity	63	44	55	34	8	9
		Total	154	105	58	41	96	65
Premiums unearned as at end of previous year carried forward to current year		General Liability	3,837	0	1,331	0	2,506	0
		Employer's liability	1,603	0	118	0	1,485	0
		Professional indemnity	22,890	17	18,369	18	4,521	-1
		Total	28,331	17	19,819	18	8,512	-1
Total		General Liability	34,831	6,620	6,605	1,112	28,225	5,508
		Employer's liability	11,176	1,967	547	199	10,629	1,768
		Professional indemnity	68,808	21,519	44,023	16,553	24,785	4,965
		Total	114,815	30,106	51,175	17,865	63,639	12,242

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	46	-	34	-	12	-
		Total	46	-	34	-	12	-
	For periods of 12 months	Credit	6,785	-	5,919	-	866	-
		Suretyship	26	25	20	18	7	7
		Total	6,811	25	5,939	18	873	7
For periods of more than 12 months	Credit	298	207	-	-	298	207	
	Suretyship	4	23	3	16	1	6	
	Total	302	229	3	16	299	213	
Premiums unearned as at end of previous year carried forward to current year		Credit	164	-	-	-	164	
		Suretyship	-	-	-	-	-	
		Total	164	-	-	-	164	
Total		Credit	7,247	207	5,919	-	1,328	207
		Suretyship	76	48	56	35	20	13
		Total	7,323	254	5,975	35	1,348	219

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	24,862	-14,027	-42	157	24,905	-14,184		
		Legal expenses	-487	-	-	-	-487	-				
		Assistance	3	-	1	-	2	-				
		Total	24,379	-14,027	-41	157	24,420	-14,184				
		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	175,675	5,127	19,495	2,890	156,179	2,237
				Legal expenses	-	-	0	-	0	-		
				Assistance	1	-	0	-	0	-		
				Total	175,675	5,127	19,496	2,890	156,180	2,237		
For periods of 12 months				Misc. Financial loss	27,617	20,876	9,558	180	18,059	20,696		
				Legal expenses	262	165	-	-	262	165		
				Assistance	6,145	506	1,291	63	4,854	444		
				Total	34,024	21,547	10,849	242	23,174	21,305		
				For periods of more than 12 months		Misc. Financial loss	32,882	51,197	6,841	10,752	26,041	40,445
						Legal expenses	1,483	-	217	-	1,266	-
Assistance	1					2	2	1	-1	1		
				Total	34,366	51,199	7,060	10,753	27,306	40,446		
		Premiums unearned as at end of previous year carried forward to current year		Misc. Financial loss	24,024	159,107	7,257	20,254	16,767	138,853		
				Legal expenses	167	-	-	-	167	-		
Assistance	185			-	60	-	125	-				
Total	24,375			159,107	7,317	20,254	17,058	138,853				
Total		Misc. Financial loss	285,060	222,281	43,109	34,233	241,951	188,047				
		Legal expenses	1,425	165	217	0	1,207	165				
		Assistance	6,335	509	1,355	63	4,980	445				
		Total	292,820	222,954	44,681	34,297	248,138	188,657				

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	88,610	-	-	-	88,610	-	
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	240,949	81,506	7,152	1	233,796	81,505
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	91,433	-	1	-	91,431	-	
Total	420,992	81,506	7,154	1	413,838	81,505	

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	-7	-	-0	-	-6	-
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	121,579	3,711	164	-	121,416
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	8,335	1,123	-	-	8,335	1,123
Total	129,908	4,834	163	-	129,744	4,834

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	2,419	-	-	-	2,419	-
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	3,860	215	110	-	3,750
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	191	-	-	-	191	-
Total	6,471	215	110	-	6,361	215

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

	Gross		Reinsurers' share		Net of reinsurance	
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
	€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-	
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years	-2,449	-	-	-	-2,449	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	2,055	-	-	2,055	-
	For periods of 12 months	19,181	3,709	2,291	16,889	3,709
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	5,613	-	-	-	5,613	-
Total	24,400	3,709	2,291	-	22,108	3,709

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		2,033	-	-	-	2,033	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	32	10	-	-	32	10
	For periods of 12 months	13,418	408	700	-	12,718	408
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		401	-	-	-	401	-
Total		15,883	419	700	-	15,183	419

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	-	-	-	-	-	-
Total	-	-	-	-	-	-

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		-1,219	-	-	-	-1,219	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	4	1	-	-	4	1
	For periods of 12 months	6,228	2	341	2	5,888	-
	For periods of more than 12 months	-2,011	6,086	-	-	-2,011	6,086
Premiums unearned as at end of previous year carried forward to current year		3,019	-	50	-	2,969	-
Total		6,021	6,090	391	50	5,630	6,087

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health Classes	Insurance € 000's	Facultative € 000's	Total € 000's
Accident	7,325	627	7,952
Sickness	13,685	13,115	26,799
Total GCP - Direct & Facultative business	21,010	13,741	34,752
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			323,276
Total GCP			358,028

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	19,528	-	46,006	1,079	66,613
	TPFT ²	3,012	-	1,151	-	4,163
	TPO ³	2,661	-	1,467	-	4,128
Commercial	COMP	1,422	-	4,950	-	6,371
	TPFT	587	-	559	-	1,146
	TPO	1,303	-	1,943	-	3,246
Motor Vehicles (Hired / Self-drive)	COMP	2,231	-	-	-	2,231
	TPFT	27	-	-	-	27
	TPO	80	-	-	-	80
Fleets	COMP	2,028	-	1,037	2,286	5,351
	TPFT	137	-	-	-	137
	TPO	810	-	20	-	830
Motor Cycles	COMP	51	-	1,709	-	1,760
	TPFT	9	-	603	-	612
	TPO	68	-	113	-	182
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP	199	-	759	-	958
	TPFT	10	-	-	-	10
	TPO	65	-	-	-	65
Carrier's Liability		-	-	-	-	-
Total GCP - Direct and Facultative business		34,228	-	60,317	3,365	97,910
Total GCP - proportional & non-proportional treaty reinsurance		399		98,982		99,380
Total GCP						197,290

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	€ 000's
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	-	-	-
Marine Commercial Vessels	4	-	-	-	4
Pleasure Craft	1,107	-	-	-	1,107
Marine Cargo	212	-	-18	7,406	7,599
Goods in transit	13	-	1,023	-	1,037
Aircraft Liability	2	-	-	-	2
Liability for ships	-	-	73	-	73
Total GCP - Direct & Facultative business	1,338	-	1,078	7,406	9,822
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	104		1,058		1,162
Total GCP					10,984

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	€ 000's
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	-	-	-
Ships	1,111	-	-	-	1,111
Goods in transit	225	-	1,005	7,406	8,636
Aircraft liability	2	-	-	-	2
Liability for ships	-	-	73	-	73
Total GCP - Direct & Facultative business	1,338	-	1,078	7,406	9,822
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	104		1,058		1,162
Total GCP					10,984

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

Fire and Other Damage to Property Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	2,596	-	30,550	16,583	49,730
Home	2,345	-	32	-	2,377
Travel	1,702	-	15	-	1,717
Other Accident	339	-	2,332	104,392	107,063
Engineering	767	-	9	28	804
Theft	24	-	642	-	666
Electronic Equipment	362	-	7,766	-	8,128
Total GCP - Direct & Facultative business	8,135	-	41,347	121,003	170,484
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		597		9,546	10,143
Total GCP					180,628

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

Fire and Other Damage to Property Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	4,941	-	30,583	16,583	52,107
Other damage to property	3,194	-	10,764	104,419	118,378
Total GCP - Direct & Facultative business	8,135	-	41,347	121,003	170,484
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		597		9,546	10,143
Total GCP					180,628

D.5. General Liability Class

General Liability Class	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
General Liability	795	-	3,936	2,588	7,319
Employers' Liability	795	-	1,938	1,141	3,874
Professional indemnity and directors and officers	29	-	1,285	-	1,314
Total GCP - Direct & Facultative business	1,618	-	7,159	3,728	12,506
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	170		3,017		3,187
Total GCP					15,693

D.6. Credit and Suretyship Classes

Credit and Suretyship Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Credit	-	-	-	176	176
Suretyship	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	-	176	176

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	416	-	2,236	407	3,059
Loss of Profits following Machinery Breakdown	5	-	-	-	5
Other	47	-	41,611	211	41,869
Legal Expenses	-	-	2,414	-	2,414
Assistance	-	-	933	-	933
Total GCP - Direct & Facultative business	468	-	47,195	617	48,280
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		15,507		15,507
Total GCP					63,786

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	468	-	43,848	617	44,932
Legal Expenses	-	-	2,414	-	2,414
Assistance	-	-	933	-	933
Total GCP - Direct & Facultative business	468	-	47,195	617	48,280
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		15,507		15,507
Total GCP					63,786

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	5,589	10.6	352,439	45.5	358,028	43.3
Motor	34,626	65.8	162,664	21.0	197,290	23.9
Aviation, Marine and Transport	1,442	2.7	9,542	1.2	10,984	1.3
Fire and Other Damage to Property	8,732	16.6	171,896	22.2	180,628	21.9
General Liability	1,789	3.4	13,904	1.8	15,693	1.9
Credit and Suretyship	-	-	176	-	176	0.0
Other Classes	468	0.9	63,319	8.2	63,786	7.7
Total GCP	52,646	100.0	773,939	100.0	826,585	100.0

D.8(b). Total Claims Paid

	Gross Claims Paid	Reinsurers' Share	% GCP	Net Claims Paid	% GCP
	€ 000's	€ 000's		€ 000's	
Accident and Health	358,028	15,711	4.4	342,317	95.6
Motor	197,290	11,049	5.6	186,242	94.4
Aviation, Marine and Transport	10,984	3,846	35.0	7,138	65.0
Fire and Other Damage to Property	180,628	20,438	11.3	160,190	88.7
General Liability	15,693	3,232	20.6	12,461	79.4
Credit and Suretyship	176	-	-	176	100.0
Other Classes	63,786	10,716	16.8	53,071	83.2
Total	826,585	64,990	7.9	761,595	92.1

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
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Accident	-2,663
		Sickness	-3,483
		Total	-6,146
	Reinsurers' share	Accident	-1,448
		Sickness	-2,282
		Total	-3,730
	Net	Accident	-1,215
		Sickness	-1,201
		Total	-2,416
	Claims management costs	Accident	124
		Sickness	387
		Total	511
Total Claims Cost	Accident	-1,091	
	Sickness	-814	
	Total	-1,905	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	10,578
		Sickness	17,647
		Total	28,225
	Reinsurers' share	Accident	3,727
		Sickness	10,472
		Total	14,199
	Net	Accident	6,851
		Sickness	7,175
		Total	14,026
	Claims management costs	Accident	469
		Sickness	792
		Total	1,261
Total Claims Cost	Accident	7,320	
	Sickness	7,967	
	Total	15,287	
Total claims incurred for the reporting calendar year	Gross	Accident	7,915
		Sickness	14,164
		Total	22,079
	Reinsurers' share	Accident	2,279
		Sickness	8,190
		Total	10,469
	Net	Accident	5,636
		Sickness	5,974
		Total	11,610
	Claims management costs	Accident	593
		Sickness	1,179
		Total	1,772
Total Claims Cost	Accident	6,229	
	Sickness	7,153	
	Total	13,382	

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	3,957
		TPFT ²	1,469
		TPO ³	716
		Total	6,142
	Reinsurers' share	COMP	-1,829
		TPFT	813
		TPO	-133
		Total	-1,148
	Net	COMP	5,786
		TPFT	655
		TPO	849
		Total	7,291
	Claims management costs	COMP	193
		TPFT	99
TPO		129	
Total		421	
Total Claims Cost	COMP	5,979	
	TPFT	755	
	TPO	978	
	Total	7,711	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	106,919
		TPFT	9,581
		TPO	9,438
		Total	125,938
	Reinsurers' share	COMP	15,802
		TPFT	1,720
		TPO	26
		Total	17,548
	Net	COMP	91,117
		TPFT	7,861
		TPO	9,412
		Total	108,389
	Claims management costs	COMP	1,502
		TPFT	185
TPO		474	
Total		2,161	
Total Claims Cost	COMP	92,618	
	TPFT	8,046	
	TPO	9,886	
	Total	110,551	
Total claims incurred for the reporting calendar year	Gross	COMP	110,876
		TPFT	11,050
		TPO	10,154
		Total	132,080
	Reinsurers' share	COMP	13,973
		TPFT	2,534
		TPO	-107
		Total	16,400
	Net	COMP	96,903
		TPFT	8,516
		TPO	10,261
		Total	115,680
	Claims management costs	COMP	1,694
		TPFT	284
TPO		603	
Total		2,582	
Total Claims Cost	COMP	98,597	
	TPFT	8,800	
	TPO	10,864	
	Total	118,262	

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	-5
		Ships	-22
		Goods in Transit	-151
		Liability for Ships	-640
		Total	-899
	Reinsurers' share	Aircraft	-4
		Ships	11
		Goods in Transit	-156
		Liability for Ships	39
		Total	-142
	Net	Aircraft	-0
		Ships	-33
		Goods in Transit	6
		Liability for Ships	-679
		Total	-756
	Claims management costs	Aircraft	-0
		Ships	21
Goods in Transit		-1	
Liability for Ships		0	
Total		79	
Total Claims Cost	Aircraft	-1	
	Ships	-12	
	Goods in Transit	5	
	Liability for Ships	-678	
	Total	-678	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	0
		Ships	4,265
		Goods in Transit	1,591
		Liability for Ships	-327
		Total	5,529
	Reinsurers' share	Aircraft	0
		Ships	835
		Goods in Transit	-587
		Liability for Ships	-327
		Total	-80
	Net	Aircraft	0
		Ships	3,431
		Goods in Transit	2,178
		Liability for Ships	0
		Total	5,608
	Claims management costs	Aircraft	0
		Ships	48
Goods in Transit		14	
Liability for Ships		0	
Total		62	
Total Claims Cost	Aircraft	0	
	Ships	3,478	
	Goods in Transit	2,192	
	Liability for Ships	0	
	Total	5,670	
Total claims incurred for the reporting calendar year	Gross	Aircraft	-5
		Ships	4,244
		Goods in Transit	1,440
		Liability for Ships	-967
		Total	4,630
	Reinsurers' share	Aircraft	-4
		Ships	846
		Goods in Transit	-743
		Liability for Ships	-289
		Total	-222
	Net	Aircraft	-0
		Ships	3,398
		Goods in Transit	2,183
		Liability for Ships	-679
		Total	4,852
	Claims management costs	Aircraft	-0
		Ships	68
Goods in Transit		13	
Liability for Ships		0	
Total		141	
Total Claims Cost	Aircraft	-1	
	Ships	3,466	
	Goods in Transit	2,197	
	Liability for Ships	-678	
	Total	4,993	

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	-32,021
		Other damage to property	-165
		Total	-32,187
	Reinsurers' share	Fire and natural forces	13,814
		Other damage to property	85
		Total	13,899
	Net	Fire and natural forces	-45,835
		Other damage to property	-250
		Total	-46,085
	Claims management costs	Fire and natural forces	959
		Other damage to property	35
		Total	994
	Total Claims Cost	Fire and natural forces	-44,876
Other damage to property		-215	
Total		-45,091	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	225,206
		Other damage to property	120,550
		Total	345,756
	Reinsurers' share	Fire and natural forces	138,134
		Other damage to property	7,874
		Total	146,008
	Net	Fire and natural forces	87,072
		Other damage to property	112,676
		Total	199,748
	Claims management costs	Fire and natural forces	477
		Other damage to property	691
		Total	1,169
	Total Claims Cost	Fire and natural forces	87,549
Other damage to property		113,367	
Total		200,916	
Total claims incurred for the reporting calendar year	Gross	Fire and natural forces	193,185
		Other damage to property	120,384
		Total	313,569
	Reinsurers' share	Fire and natural forces	151,948
		Other damage to property	7,959
		Total	159,907
	Net	Fire and natural forces	41,237
		Other damage to property	112,426
		Total	153,662
	Claims management costs	Fire and natural forces	1,437
		Other damage to property	726
		Total	2,163
	Total Claims Cost	Fire and natural forces	42,673
Other damage to property		113,152	
Total		155,825	

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	-29,784
		Employer's liability	5,204
		Professional indemnity	61,024
		Total	36,443
	Reinsurers' share	General Liability	-1,929
		Employer's liability	-314
		Professional indemnity	58,399
		Total	56,157
	Net	General Liability	-27,856
		Employer's liability	5,518
		Professional indemnity	2,624
		Total	-19,714
	Claims management costs	General Liability	2,610
		Employer's liability	68
Professional indemnity		-26	
Total		2,652	
Total Claims Cost	General Liability	-25,246	
	Employer's liability	5,586	
	Professional indemnity	2,599	
	Total	-17,062	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	20,055
		Employer's liability	7,266
		Professional indemnity	1,820
		Total	29,141
	Reinsurers' share	General Liability	-4,241
		Employer's liability	2
		Professional indemnity	864
		Total	-3,376
	Net	General Liability	24,296
		Employer's liability	7,264
		Professional indemnity	956
		Total	32,517
	Claims management costs	General Liability	199
		Employer's liability	26
Professional indemnity		4	
Total		228	
Total Claims Cost	General Liability	24,495	
	Employer's liability	7,290	
	Professional indemnity	960	
	Total	32,745	
Total claims incurred for the reporting calendar year	Gross	General Liability	-9,729
		Employer's liability	12,470
		Professional indemnity	62,843
		Total	65,584
	Reinsurers' share	General Liability	-6,170
		Employer's liability	-312
		Professional indemnity	59,263
		Total	52,781
	Net	General Liability	-3,559
		Employer's liability	12,782
		Professional indemnity	3,580
		Total	12,803
	Claims management costs	General Liability	2,809
		Employer's liability	94
Professional indemnity		-22	
Total		2,880	
Total Claims Cost	General Liability	-751	
	Employer's liability	12,875	
	Professional indemnity	3,559	
	Total	15,683	

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	-26
		Suretyship	-
		Total	-26
	Reinsurers' share	Credit	-
		Suretyship	-
		Total	-
	Net	Credit	-26
		Suretyship	-
		Total	-26
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	-26	
	Suretyship	-	
	Total	-26	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	-5,663
		Suretyship	26
		Total	-5,636
	Reinsurers' share	Credit	-5,995
		Suretyship	19
		Total	-5,976
	Net	Credit	333
		Suretyship	7
		Total	340
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	333	
	Suretyship	7	
	Total	340	
Total claims incurred for the reporting calendar year	Gross	Credit	-5,689
		Suretyship	26
		Total	-5,663
	Reinsurers' share	Credit	-5,995
		Suretyship	19
		Total	-5,976
	Net	Credit	306
		Suretyship	7
		Total	313
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	306	
	Suretyship	7	
	Total	313	

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	-6,036
		Legal expenses	-2,047
		Assistance	10
		Total	-8,073
	Reinsurers' share	Misc. Financial loss	-2,882
		Legal expenses	50
		Assistance	-1
		Total	-2,832
	Net	Misc. Financial loss	-3,154
		Legal expenses	-2,097
		Assistance	10
		Total	-5,241
	Claims management costs	Misc. Financial loss	235
Legal expenses		-66	
Assistance		-	
Total		169	
Total Claims Cost	Misc. Financial loss	-2,919	
	Legal expenses	-2,164	
	Assistance	10	
	Total	-5,072	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	72,196
		Legal expenses	1,263
		Assistance	2,371
		Total	75,831
	Reinsurers' share	Misc. Financial loss	24,662
		Legal expenses	-
		Assistance	1,136
		Total	25,798
	Net	Misc. Financial loss	47,535
		Legal expenses	1,263
		Assistance	1,234
		Total	50,033
	Claims management costs	Misc. Financial loss	405
Legal expenses		59	
Assistance		-	
Total		464	
Total Claims Cost	Misc. Financial loss	47,940	
	Legal expenses	1,322	
	Assistance	1,234	
	Total	50,496	
Total claims incurred for the reporting calendar year	Gross	Misc. Financial loss	66,161
		Legal expenses	-784
		Assistance	2,380
		Total	67,757
	Reinsurers' share	Misc. Financial loss	21,779
		Legal expenses	50
		Assistance	1,136
		Total	22,965
	Net	Misc. Financial loss	44,381
		Legal expenses	-834
		Assistance	1,245
		Total	44,792
	Claims management costs	Misc. Financial loss	640
Legal expenses		-7	
Assistance		-	
Total		633	
Total Claims Cost	Misc. Financial loss	45,021	
	Legal expenses	-841	
	Assistance	1,245	
	Total	45,425	

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	15,510
	Reinsurers' share	3,135
	Net	12,375
	Claims management costs	-
	Total Claims Cost	12,375
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	382,043
	Reinsurers' share	6,306
	Net	375,737
	Claims management costs	-
	Total Claims Cost	375,737
Total claims incurred for the reporting calendar year	Gross	397,554
	Reinsurers' share	9,442
	Net	388,112
	Claims management costs	-
	Total Claims Cost	388,112

E.2(b). 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 reporting calendar year	Gross	-449
	Reinsurers' share	-4,661
	Net	4,211
	Claims management costs	-
	Total Claims Cost	4,211
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	104,713
	Reinsurers' share	318
	Net	104,394
	Claims management costs	-
	Total Claims Cost	104,394
Total claims incurred for the reporting calendar year	Gross	104,264
	Reinsurers' share	-4,342
	Net	108,606
	Claims management costs	-
	Total Claims Cost	108,606

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	-1,141
	Reinsurers' share	173
	Net	-1,313
	Claims management costs	-
	Total Claims Cost	-1,313
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	1,559
	Reinsurers' share	-
	Net	1,559
	Claims management costs	-
	Total Claims Cost	1,559
Total claims incurred for the reporting calendar year	Gross	418
	Reinsurers' share	173
	Net	245
	Claims management costs	-
	Total Claims Cost	245

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	-8,315
	Reinsurers' share	617
	Net	-8,932
	Claims management costs	-
	Total Claims Cost	-8,932
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	16,539
	Reinsurers' share	5,322
	Net	11,217
	Claims management costs	-
	Total Claims Cost	11,217
Total claims incurred for the reporting calendar year	Gross	8,224
	Reinsurers' share	5,939
	Net	2,286
	Claims management costs	-
	Total Claims Cost	2,286

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	10,993
	Reinsurers' share	618
	Net	10,375
	Claims management costs	-
	Total Claims Cost	10,375
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	19,513
	Reinsurers' share	3,923
	Net	15,590
	Claims management costs	-
	Total Claims Cost	15,590
Total claims incurred for the reporting calendar year	Gross	30,506
	Reinsurers' share	4,541
	Net	25,965
	Claims management costs	-
	Total Claims Cost	25,965

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	-566
	Reinsurers' share	-301
	Net	-265
	Claims management costs	-
	Total Claims Cost	-265
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	819
	Reinsurers' share	432
	Net	387
	Claims management costs	-
	Total Claims Cost	387
Total claims incurred for the reporting calendar year	Gross	253
	Reinsurers' share	131
	Net	122
	Claims management costs	-
	Total Claims Cost	122

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	34,815
Other acquisition expenses	445
Administrative expenses	2,627
Reinsurance commissions and profit participations	29,805
Net operating expenses	8,083

F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	15,010
Other acquisition expenses	3,846
Administrative expenses	12,871
Reinsurance commissions and profit participations	2,028
Net operating expenses	29,699

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	776
Other acquisition expenses	208
Administrative expenses	440
Reinsurance commissions and profit participations	751
Net operating expenses	673

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	18,284
Other acquisition expenses	2,403
Administrative expenses	8,786
Reinsurance commissions and profit participations	7,826
Net operating expenses	21,647

F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	14,725
Other acquisition expenses	444
Administrative expenses	3,118
Reinsurance commissions and profit participations	1,169
Net operating expenses	17,118

F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	€ 000's
Commissions	93
Other acquisition expenses	190
Administrative expenses	6
Reinsurance commissions and profit participations	11
Net operating expenses	277

F.7(a). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	176,407
Other acquisition expenses	89
Administrative expenses	2,317
Reinsurance commissions and profit participations	7,746
Net operating expenses	171,068

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	9,463
Other acquisition expenses	901
Administrative expenses	709
Reinsurance commissions and profit participations	1,127
Net operating expenses	9,946

F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	21,742
Other acquisition expenses	-
Administrative expenses	163
Reinsurance commissions and profit participations	8
Net operating expenses	21,896

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	1,535
Other acquisition expenses	-
Administrative expenses	28
Reinsurance commissions and profit participations	-
Net operating expenses	1,563

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	7,367
Other acquisition expenses	63
Administrative expenses	137
Reinsurance commissions and profit participations	126
Net operating expenses	7,440

F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	1,781
Other acquisition expenses	-
Administrative expenses	151
Reinsurance commissions and profit participations	164
Net operating expenses	1,768

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	-663
Other acquisition expenses	115
Administrative expenses	43
Reinsurance commissions and profit participations	131
Net operating expenses	-636

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	16.4%	18.8%	17.6%	20.7%	16.1%	39.2%
	Sickness	32.8%	29.6%	35.6%	35.4%		
	Total	24.1%	23.1%	26.1%	26.6%		
Motor	COMP ¹	77.7%	80.3%	78.9%	81.7%	19.7%	96.7%
	TPFT ²	66.4%	58.9%	68.1%	60.9%		
	TPO ³	59.4%	67.2%	62.9%	71.1%		
	Total	74.9%	76.9%	76.3%	78.6%		
Aviation, Marine & Transport	Aircraft	0.0%	0.0%	0.0%	0.0%	5.1%	41.3%
	Ships	59.7%	57.8%	60.7%	59.0%		
	Goods in transit	14.7%	29.5%	14.9%	29.7%		
	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
	Liability for ships	0.0%	0.0%	0.0%	0.0%		
	Total	33.1%	42.2%	33.9%	42.7%		
Fire and Other Damage to Property	Fire and natural forces	136.5%	64.3%	137.5%	66.5%	8.9%	72.1%
	Other damage to property	63.0%	62.8%	63.4%	63.2%		
	Total	94.3%	63.2%	94.9%	64.1%		
General Liability	General Liability	-27.9%	-12.6%	-19.9%	-2.7%	26.6%	46.7%
	Employers' Liability	111.6%	120.3%	112.4%	121.1%		
	Professional indemnity	91.3%	14.4%	91.3%	14.4%		
	Total	57.1%	20.1%	59.6%	24.6%		
Credit and Suretyship	Credit	0.0%	0.0%	0.0%	0.0%	20.6%	43.8%
	Suretyship	34.5%	35.0%	34.5%	35.0%		
	Total	34.5%	35.0%	34.5%	35.0%		
Other Classes	Misc. Financial loss	23.2%	18.3%	23.4%	18.6%	68.9%	87.0%
	Legal expenses	-55.0%	-69.1%	-55.5%	-69.7%		
	Assistance	37.6%	25.0%	37.6%	25.0%		
	Total	23.1%	18.1%	23.4%	18.3%		
All Classes		38.0%	44.8%	38.6%	45.6%	35.1%	79.8%

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	94.4%	93.8%	94.4%	93.8%	2.4%	96.2%
Motor	80.3%	83.7%	80.3%	83.7%	16.9%	100.6%
Aviation, Marine & Transport	6.5%	3.9%	6.5%	3.9%	24.6%	28.4%
Fire & Other Damage to Property	33.7%	10.3%	33.7%	10.3%	33.7%	44.0%
General Liability	192.1%	171.0%	192.1%	171.0%	11.6%	182.7%
Credit & Suretyship	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other classes	4.2%	2.2%	4.2%	2.2%	-11.3%	-9.1%
All Classes	85.7%	83.0%	85.7%	83.0%	8.3%	91.3%