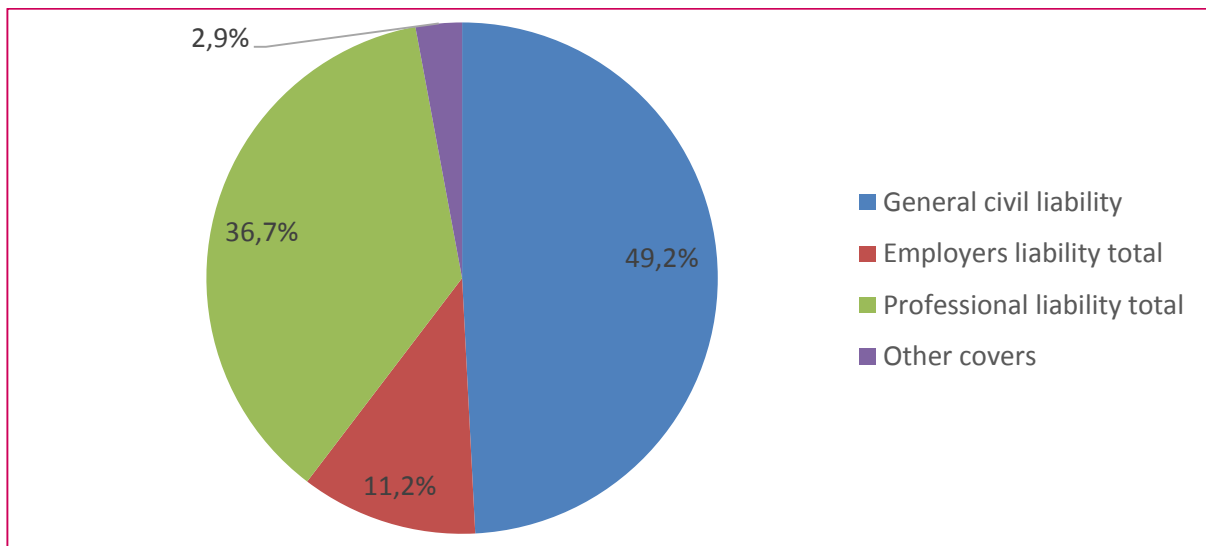




Executive summary

During 2014, the insurance branch "13. General civil liability" produced direct premium of 76.6 million €, slightly higher than 2013 by 0.4%. By contrast, the production of Non-life insurance decreased by 10.5%, while total premium (Life and Non-Life) decreased by 1.2%.

HAIC's survey amongst insurance companies - members in General civil liability insurance found that the count of insurance contracts is distributed as follows:



Note: Products liability, Directors and Officers liability, Medical trials and Environmental liability are summed up in Other covers.



Specifically the policies relating to professional liability, they mainly have to do with medical doctors (58.1%) and insurance intermediaries (24.9%).

The frequency of claims in General liability insurance is estimated at 6.5%, the average claim at 7.290€ and the average cost of risks' cover reaches at 475€.

As for professional civil liability, the claims frequency is estimated at 1.3% for medical doctors and 0.2% for insurance intermediaries while the corresponding average claims are estimated at 30,900€ and 41,700 € respectively.