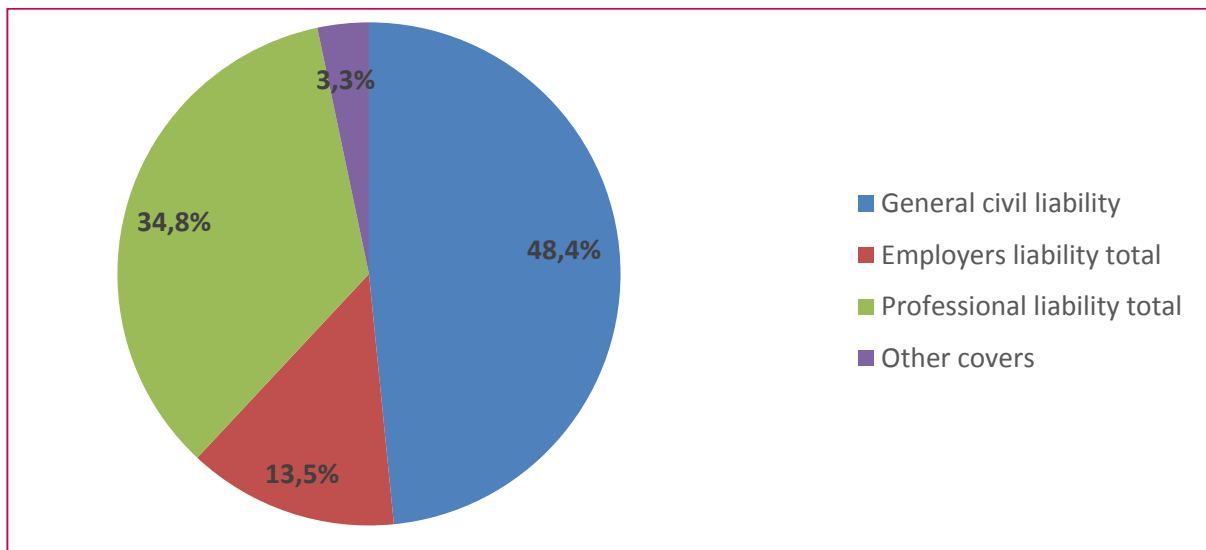




Executive summary

During 2015, the insurance branch "13. General civil liability" produced direct premium of 78.6 million €, higher than 2014 by 2.5%. By contrast, the production of Non-life insurance decreased by 7.8%, while total premium (Life and Non-Life) decreased by 6.1%.

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, IT-Cyber and Environmental liability are summed up in Other covers.



Specifically the policies relating to professional liability, they mainly have to do with medical doctors (56.6%) and insurance intermediaries (27.3%).

The frequency of claims in General liability insurance is estimated at 4.7% for 2015 (2014: 6.5%), the average claim at 7.290€ (2014: 7.290€) and the average cost of risks' cover reaches at €340 (2014: €475).

As for professional civil liability, the claims frequency is estimated at 1.0% (2014: 1.3%) for medical doctors and 0.1% (2014: 0.2%) for insurance intermediaries while the corresponding average claims are estimated at €29,524 (2014: €30,889) and €84,440 (2014: €41,743) respectively.