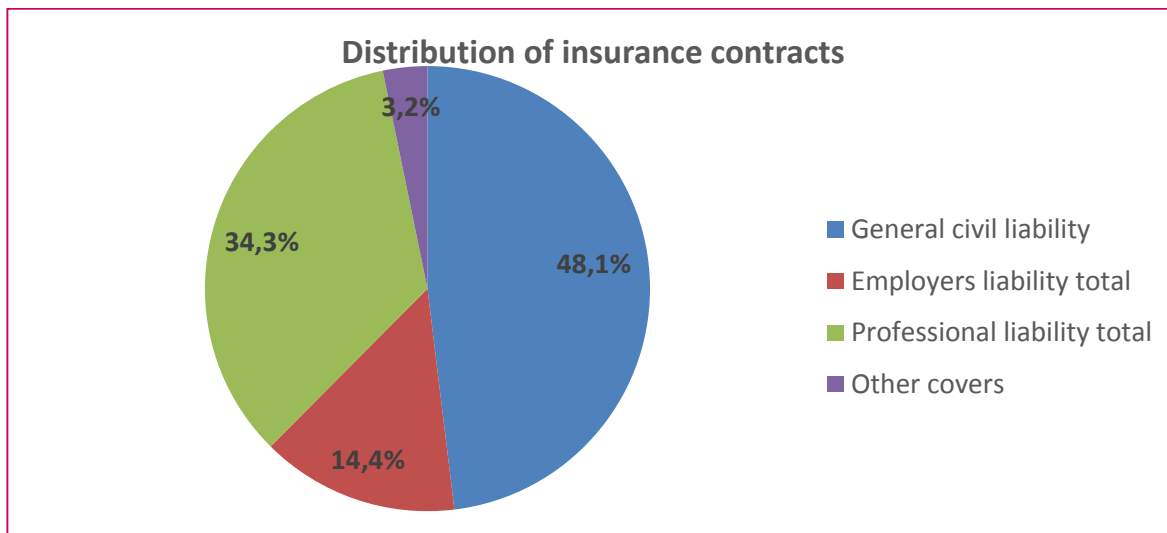


Executive summary

During 2016, the insurance branch "13. General civil liability" produced direct premium of 77.9 million €, lower than 2015 by 0.9%. By contrast, the production of Non-life insurance increased by 2.8%, while total premium (Life and Non-Life) increased by 4.4%.

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 (55.6%) and insurance intermediaries (21.7%).

The frequency of claims in General liability insurance is estimated at 6.7% for 2016 (2015: 4.7%), the average claim at 5,539€ (2015: 7,290€) and the average cost of risks' cover reached €371 (2015: €340).

As for professional civil liability, the claims frequency is estimated at 0.8% (2015: 1.0%) for medical doctors and 0.1% (2015: 0.1%) for insurance intermediaries while the corresponding average claims are estimated at €26.9 th. (2015: €29.5 th.) and €108.8 th. (2015: €84.4 th.) respectively.