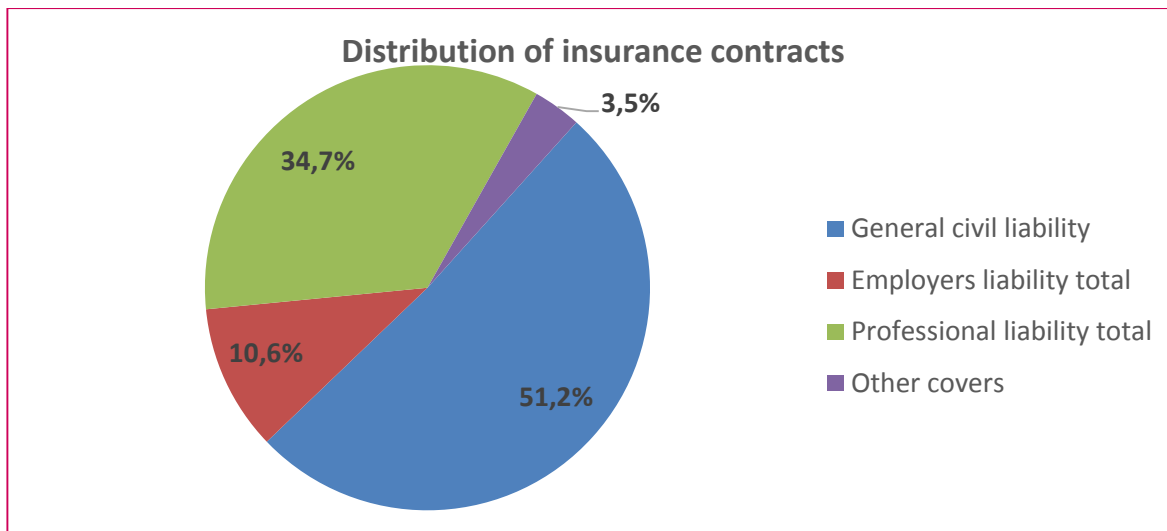




Executive summary

During 2017, the insurance branch "13. General civil liability" produced direct premium of 75.9 million €, lower than 2016 by 4.1%. By contrast, the production of Non-life insurance increased by 2.9%, while total premium (Life and Non-Life) increased by 0.6%.

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 covering professional liability, they mainly have to do with medical doctors (54.8%) and insurance intermediaries (21.5%).

The frequency of claims in General liability insurance is estimated at 5.7% for 2017 (2016: 6.7%), the average claim at 5,498€ (2016: 5,539€) and the average cost of risks' cover reached €314 (2016: €371).

As for professional civil liability, the claims frequency is estimated at 1.0% (2016: 0.8%) for medical doctors and 0.1% (2016: 0.1%) for insurance intermediaries while the corresponding average claims are estimated at €29.2 th. (2016: €26.9 th.) and €3.2 th. (2016: €108.8 th.) respectively.