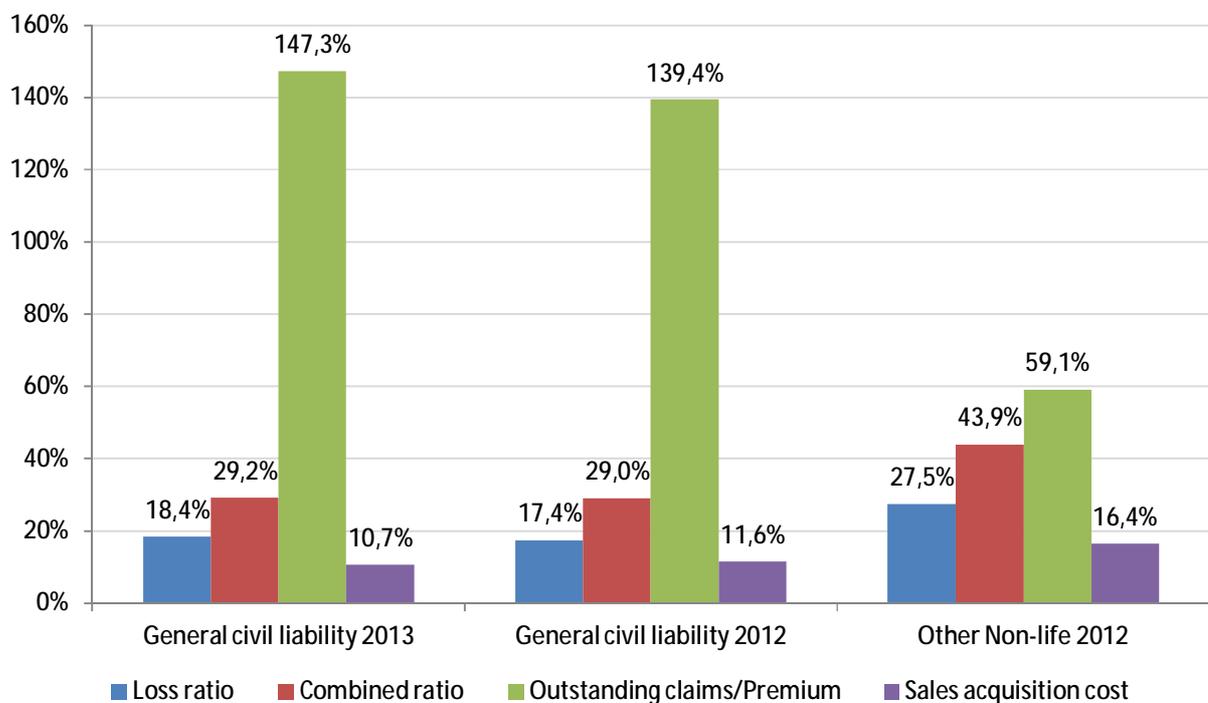




Executive summary

In General civil liability, premium is estimated at 75 million € in 2013, decreased by almost 2.5% in relation to 2012.

Loss ratio increased to 18.4%, up from 17.4% in 2012. General civil liability remains an insurance branch with a lower loss ration than other non-life insurance branches (excluding MTPL) which stood at 27.5% in 2012. Also, average sales commissions' ratio decreased to 10.7% in 2013 from 11.6% in 2012, which is lower than other non-life (16.4% in 2012). In result, combined ratio of loss ratio and sales commissions' ratio stood at 29.2% for General civil liability in 2013 against 29.0% in 2012 while it was 43.9% in other non-life for 2011. Finally, outstanding claims to premium stood at 147.3% from 139.4% in 2012, and is quite bigger than other non-life (59.1%).





When the loss ratios are calculated per cover, the highest values are those of employers and professionals (37.8% and 35.2% correspondingly). On the contrary, clinical trials and environmental liability values were the lowest. When the values are calculated per type of profession, medical doctors have the highest value (78.1%) while architects-engineers and lawyers have the lowest.