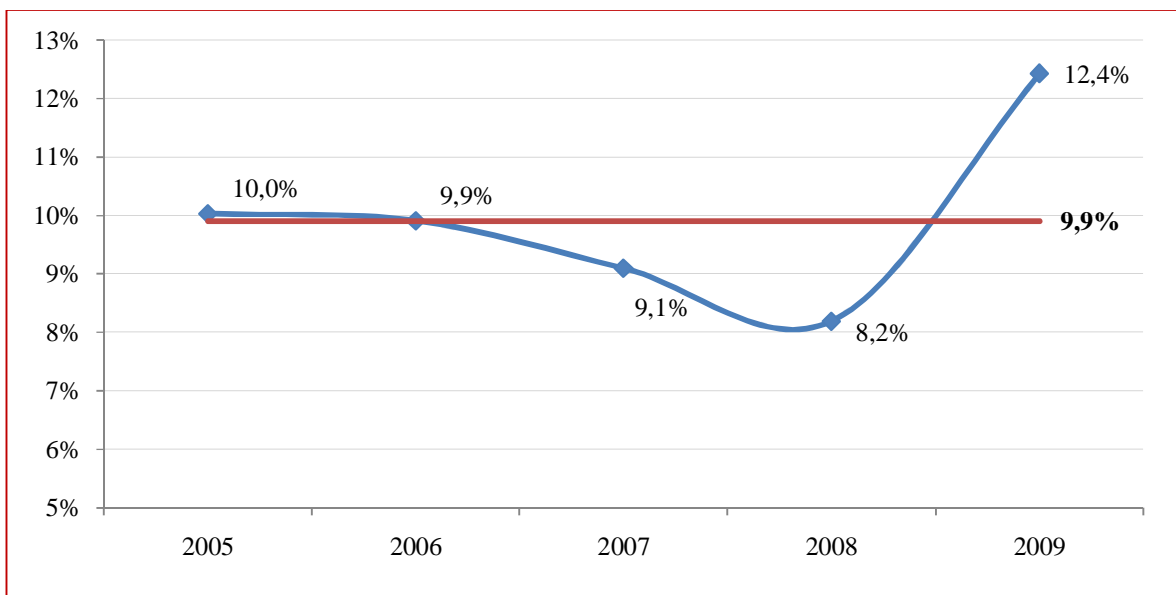


Executive Summary

In total, 34 insurance enterprises were active in the legal expenses insurance. Two of them were specialised in this particular type of insurance. 58,5 million € premium was written in 2009 (reduced by 1,8% in relation to 2008).

According to the research among the Insurance companies-Members of the HAIC, the average premium was calculated at 14,3 €, the frequency of losses at 0,89%, the loss ratio at 12,4% and the average acquisition cost at 20,7%. The loss ratio during the last five years is depicted in the graph below.



Blue line: Loss ratio

Red line: Average loss ratio 2005-2009

Legal Expenses insurance 2009

The distributions of the risks insured and of the filed claims to each type of insurance cover are shown in the table below.

	Risks insured	Filed claims
Car	96,8%	50,8%
Family	1,3%	3,6%
Business	0,6%	44,1%
Other	1,3%	1,5%
Total	100%	100%