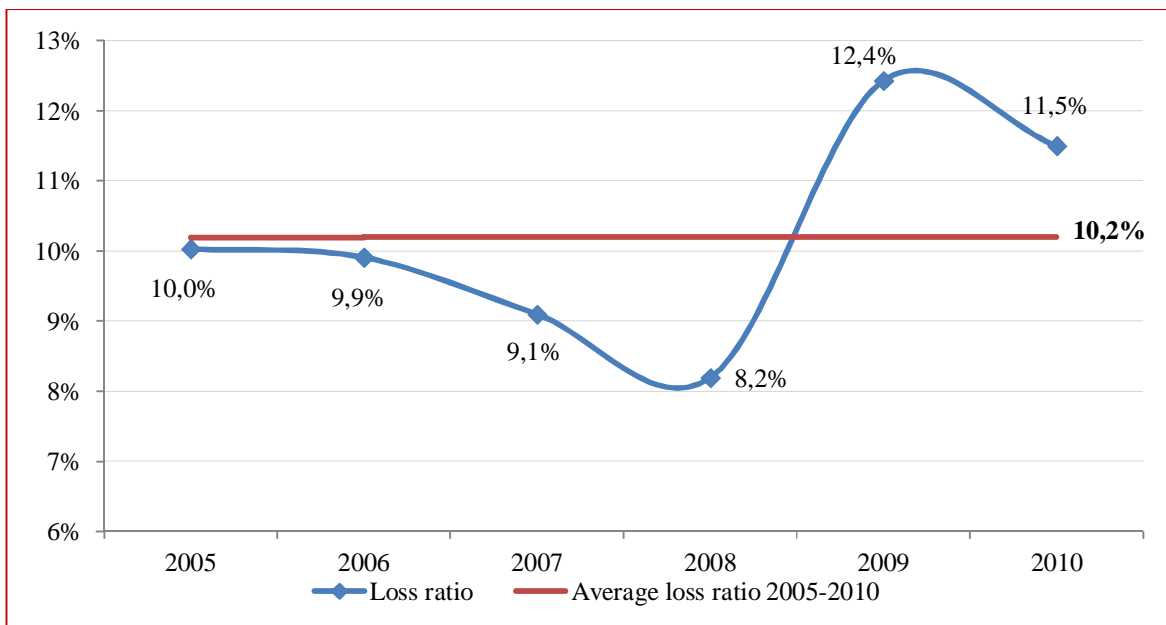


Executive Summary

In the Legal expenses branch, premium amounted at 59.2 million € in 2010 while 28 insurance enterprises were active, two of them being specialised in this particular line of business. In relation to 2009, premium increased by 1.5% while the market operators were reduced by 6.

According to the research amongst the HAIC members, loss ratio was estimated at 11.5%, decreased from 12.4 in 2009, and the average acquisition cost stood at 22.2%, increased from 20.7% in 2009.



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

<u>Covers</u>	<u>Risks insured</u>	<u>Filed claims</u>
Car	97,9%	47,7%
Family	1,6%	3,7%
Business	0,3%	47,3%
Other	0,1%	1,2%
Total	100%	100%