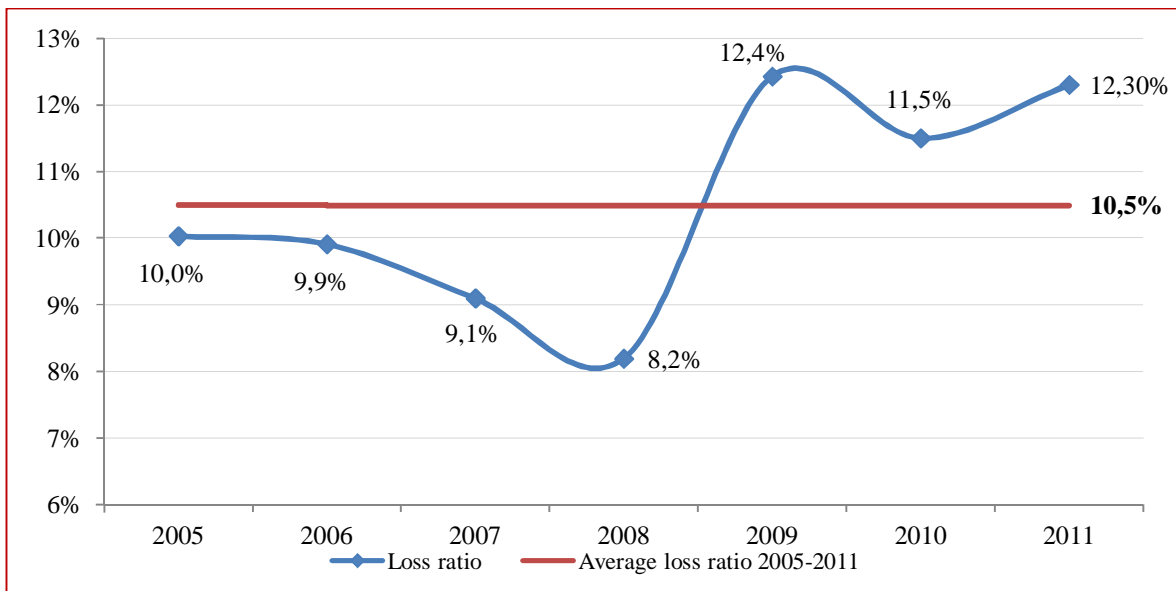


## Executive Summary

In the Legal expenses branch, premium amounted at 52.7 million € in 2011 while 28 insurance enterprises were active, two of them being specialised in this particular line of business. In relation to 2010, premium decreased by 11.0% while the number of market operators remained stable.

According to the research amongst the HAIC members, loss ratio was estimated at 12.3%, increased from 11.5% in 2010, and the average acquisition cost stood at 22.0%, decreased from 22.2% in 2010. The loss ratio for the last seven years is estimated by HAIC's research as follows.



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%	43.5%
Family	1.6%	5.0%
Business	0.3%	50.5%
Other	0.2%	1.0%
<b>Total</b>	<b>100%</b>	<b>100%</b>