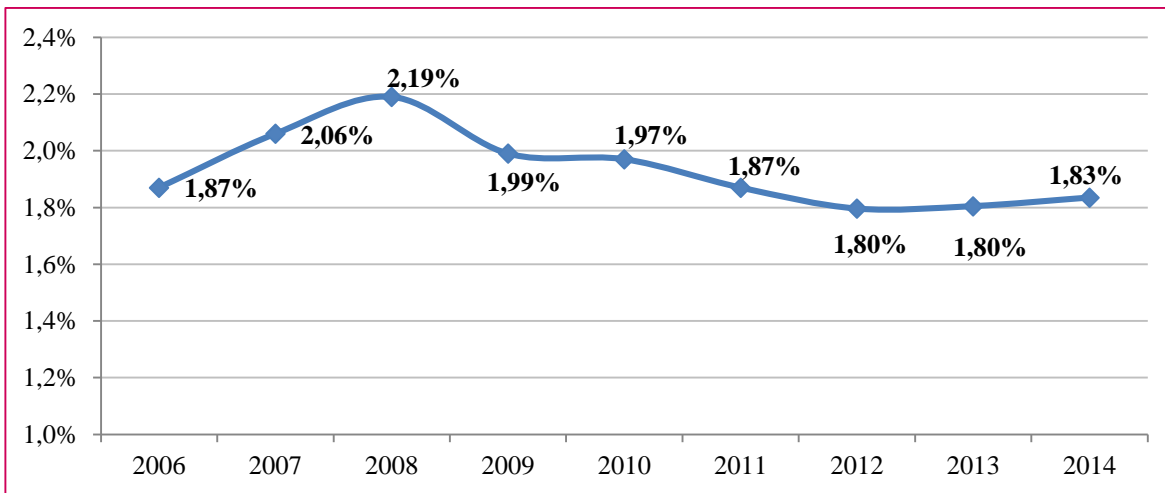




**Executive summary**

Premium of Legal expenses insurance branch is estimated at 38.3 million € in 2014. HAIC reviewed the branch, in which 21 insurance companies-members participated in the survey, two of which are specialised in the particular businesses while the remaining 19 were active in other insurance business also.

Compared to 2013, premium decreased by 9.1%, which resulted in keeping stable the branch's participation in Non-life insurance business at 1.8%.



After HAIC's research, the following figures were recorded:

Contracts in force	Claims	Paid claims (€)	Outstanding claims (€)
2.902.371	17.439	1.194.177	4.141.757

Insurance indicators of individual Legal expenses covers were as follows:

	Motor	Family	Business	Other covers	Total
Frequency rate	0.29%	8.82%	96.97%	0.50%	0.60%
Average claim (€)	381	183	272	172	306

