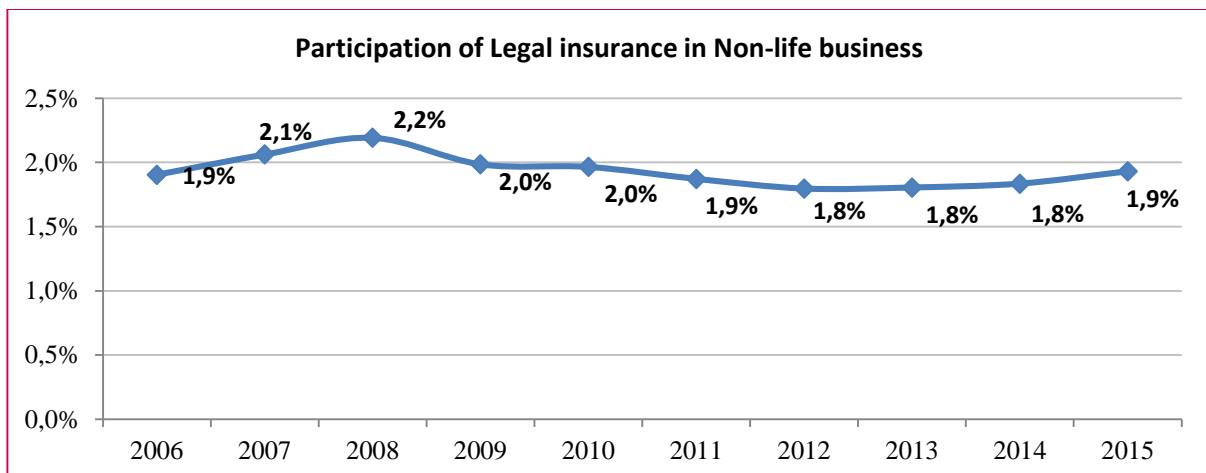




## Executive summary

Premium of Legal expenses insurance branch is estimated at 37.1 million € in 2015. HAIC reviewed the branch for 2015, in which 23 insurance companies-members participated in the survey, two of them being specialised in the particular businesses while the remaining 21 were active in other insurance business also.

Compared to 2014, premium for the branch decreased by 2.9%, a smaller rate than total Non-life premium drop (-7.8%), which resulted in increasing the branch's participation in Non-life insurance business at 1.9%.





After HAIC's research, the following figures for 2015 were recorded for the Legal expenses branch:

<b>Contracts in force</b>	<b>Claims</b>	<b>Paid claims (€)</b>	<b>Outstanding claims (€)</b>
3,644,025	18,158	1,173,285	3,776,900

Insurance indicators of individual Legal expenses covers were as follows:

	<b>Motor</b>	<b>Family</b>	<b>Business</b>	<b>Other covers</b>	<b>Total</b>
<b>Frequency rate</b>	0.3%	18.2%	89.5%	0.3%	0.5%
<b>Average claim (€)</b>	360	160	227	93	273