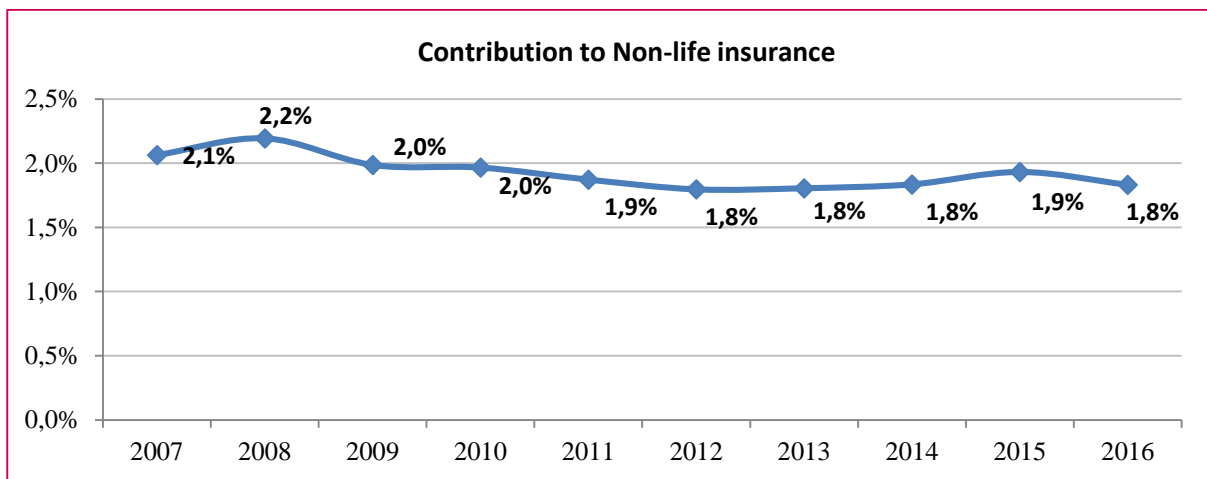




Executive summary

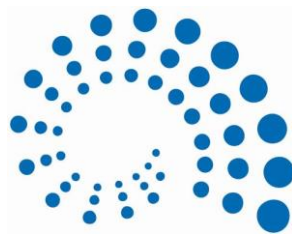
In Legal expenses insurance, during 2016, direct insurance premium (including policy fee) amounted to € 36.2 million, down by 2.9% as compared to 2015. 26 insurance companies operated in 2016, two of which were specialised in the Legal expenses insurance (providing only for this line of business). The industry's contribution to Non-life insurance declined to 1.8% in 2016 (2015: 1.9%).



HAIC specialised survey in the Legal expenses insurance business produced the following aggregate figures for 2016:

Contracts in force	Declared claims	Paid claims (€)	Outstanding claims (€)
3,403,947	19,088	1,020,900	4,082,321

The ratios for the individual insurance covers were as follows:



	Motor	Family	Business	Other	Total
Claims frequency	0.3%	25.9%	84.4%	0.3%	0.6%
Average claim (€)	383	110	228	86	267

Direct premium (including policy fee) per distribution channel was as follows: independent insurance intermediaries (brokers, agents) 59.0%, tied agency 29.3%, bancassurance 0.9%, direct sales 10.8%.