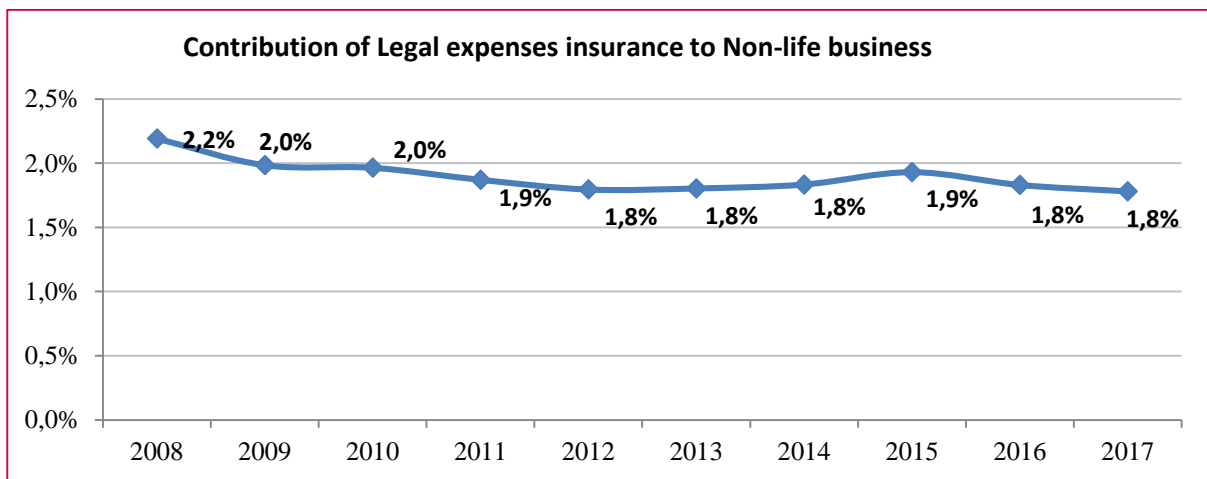




Executive summary

In Legal expenses insurance, during 2017, direct insurance premium (including policy fee) amounted to € 37.1 million, up by 1.9% as compared to 2016. 26 insurance companies operated in 2017, 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 remained stable at 1.8% in 2017.



HAIC specialised survey in the Legal expenses insurance business produced the following aggregate figures for 2017:

Contracts in force	Declared claims	Paid claims (€)	Outstanding claims (€)
3,207,503	13,704	788,866	2,350,130



The ratios for the individual insurance covers were as follows:

	Motor	Family	Business	Other	Total
Claims frequency	0.2%	10.4%	58.6%	13.0%	0.4%
Average claim (€)	286	115	171	113	229

Direct premium (including policy fee) per distribution channel was as follows: independent insurance intermediaries (brokers, agents) 79.1%, tied agency 14.0%, bancassurance 0.9%, direct sales 6.0%.