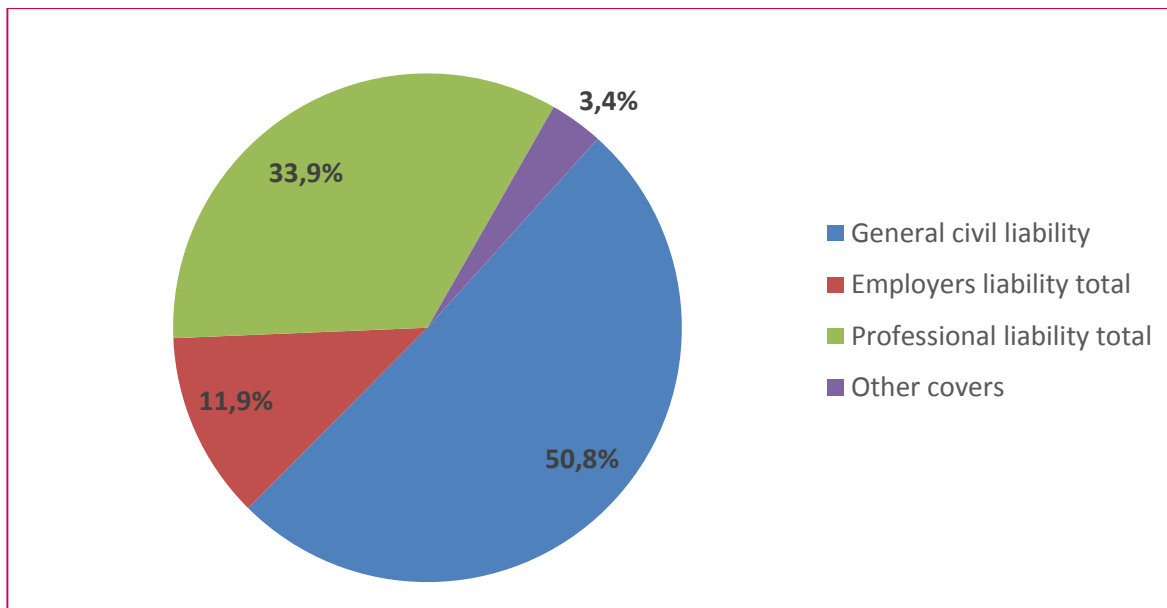


## Executive summary

During 2018, the insurance branch "13. General civil liability" produced direct premium of € 89.3 million, increased by 16.1% on a yearly basis. Similarly, Non-life premium increased by 3.9%, while total premium (Life and Non-Life) increased by 1.9%.

HAIC's survey amongst insurance companies - members in General civil liability insurance found that the count of insurance contracts is distributed as follows:



*Note: Products liability, Directors and Officers liability, Medical trials, IT-Cyber and Environmental liability are summed up in Other covers.*



Regarding the lines of business covering professional liability, they mainly have to do with medical doctors (55.1%) and insurance intermediaries (19.4%).

The frequency of claims in General liability insurance is estimated at 6.6% for 2018 (2017: 5.7%), the average claim at € 2,988 (2017: € 5,498) and the average cost of risks' cover reached € 199 (2017: € 314).

As for professional civil liability, the claims frequency is estimated at 1.6% (2017: 1.0%) for medical doctors and 0.3% (2017: 0.1%) for insurance intermediaries while the corresponding average claims are estimated at € 13.5 th. (2017: € 29.2 th.) and € 3.3 th. (2017: € 3.2 th.) respectively.