



Executive summary

In Legal Expenses insurance, during 2018, direct insurance premium (including policy fee) amounted to € 37.3 million, up by 0.3% as compared to 2017. 28 insurance companies operated in 2018 (2017: 26), 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 decreased at 1.7% in 2018.

HAIC specialised survey in the Legal expenses insurance business produced the following aggregate figures for 2018:

Contracts in force	Declared claims	Paid claims (€)	Outstanding claims (€)
3,616,836	12,817	911,737	2,533,098

The ratios for the insurance covers were as follows:

	Motor	Family	Business	Other	Total
Claims frequency	0.2%	8.1%	44.6%	8.5%	0.4%
Average claim (€)	308	249	188	207	269

Direct premium (including policy fee) per distribution channel was as follows: independent insurance intermediaries (brokers, agents) 84.7%, tied agency 8.6%, direct sales 5.9% and bancassurance 0.8%.