



01 NUMBER OF CONTRACTS



81.1%



18.9%

sum insured cluster	
≤ 1 million €	17.5%
1 up to 3 million €	0.8%
3 up to 10 million €	0.4%
> 10 million €	0.2%

02 SUM INSURED



40.0%



60.0%

sum insured cluster	
≤ 1 million €	14.2%
1 up to 3 million €	6.0%
3 up to 10 million €	8.8%
> 10 million €	31.0%

03 NUMBER OF CLAIMS



54.3%



45.7%

sum insured cluster	
≤ 1 million €	33.3%
1 up to 3 million €	3.3%
3 up to 10 million €	3.0%
> 10 million €	6.1%

04 INDEMNITIES (paid & outstanding)

Houses
9.5%



Other risks
90.5%

sum insured cluster	
≤ 1 million €	15.9%
1 up to 3 million €	9.2%
3 up to 10 million €	17.6%
> 10 million €	47.8%

05 RATIOS

		Claims Frequency	Average Claim (€)
Houses		0.8%	3,378
Other Risks (sum insured cluster)	≤ 1 million €	2.28%	9,225
	1 up to 3 million €	4.71%	53,932
	3 up to 10 million €	9.35%	113,812
	> 10 million €	41.83%	152,659
Total other risks		2.89%	38,356
Total (🏠 + 🏢)		1.20%	19,348

06 INDEMNITIES ESTIMATION EVOLUTION PER UNDERWRITING YEAR

■ Gross Indemnities paid
 ■ Outstanding Indemnities Estimation
 ■ Total Indemnities Revaluation
■ Gross Indemnities paid including Daniel-Elias
 ■ Outstanding Indemnities Estimation including Daniel-Elias
 ■ Total Indemnities Revaluation including Daniel-Elias

