

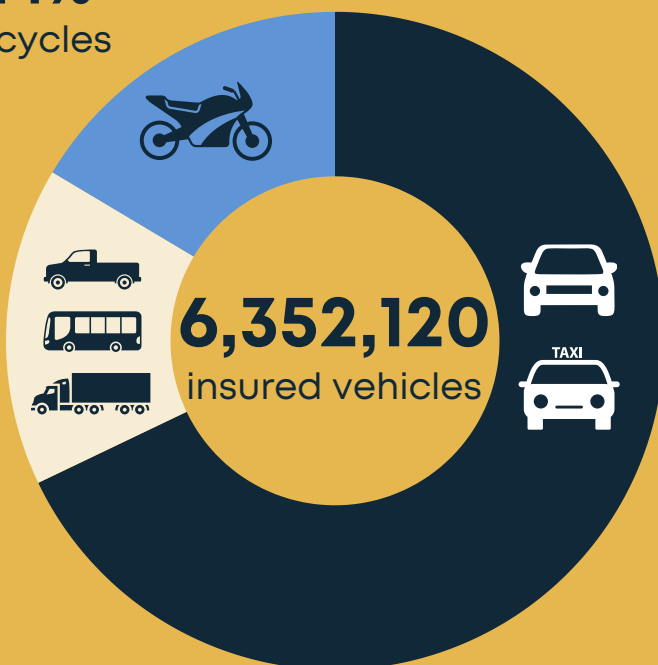


# Motor Insurance

## First estimation of key ratios for 2023

**16.44%**  
Motorcycles

**15.66%**  
Agricultural  
Buses  
Trucks



**67.90%**  
Private cars  
Taxis

**\*2022: 5,548,159 insured vehicles**

### Motor Insurance key ratios

Accident year – first estimation

**2023**

**2022**

Claims Frequency  
(total covers)

9.54%

9.96%

Claims Frequency MTPL

7.00%

7.15%

Average claim cost (€)  
(total covers)

1,230

1,210

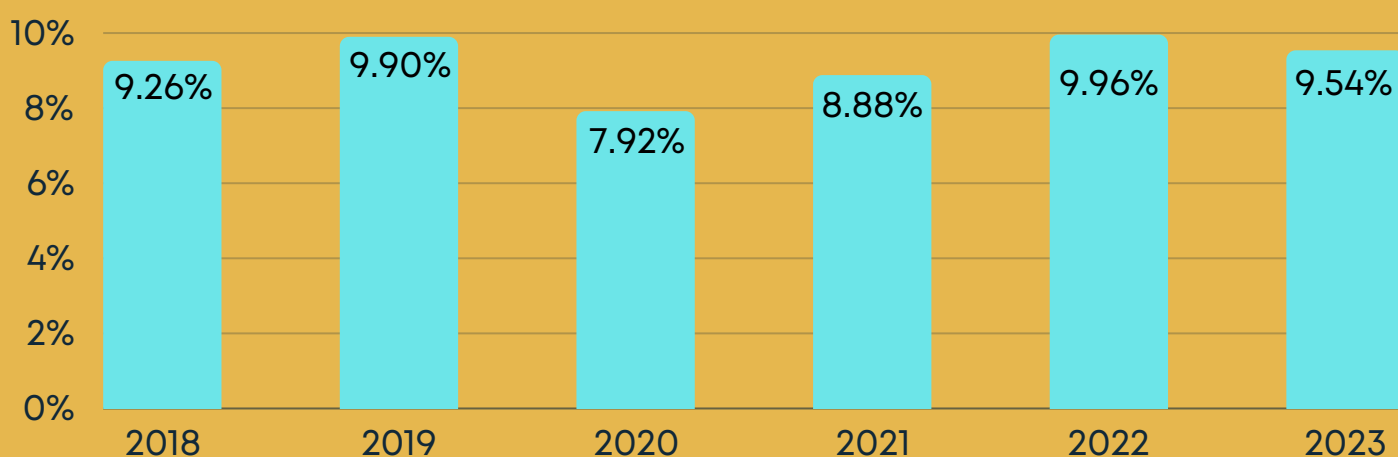
Average claim cost MTPL (€)

1,351

1,385

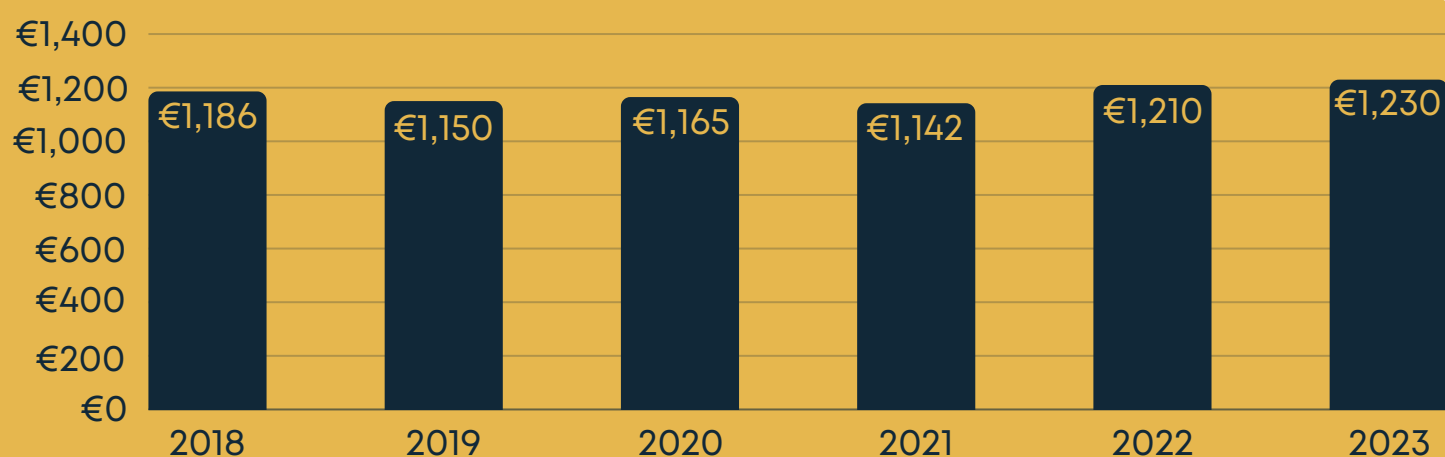
### Claims frequency 2018- 2023: All covers

First year estimation



### Average claim 2018-2023 (€): All covers

First year estimation



• 2023: Provisional data of 29 Insurance Companies with 96.2% participation in total motor insurance premium

• 2022: Final data of 28 Insurance Companies with 88% participation in total motor insurance premium

