



Insurance Claims from Storm Daniel



HELLENIC
ASSOCIATION
OF INSURANCE
COMPANIES

Storm Daniel:
5 - 8 September 2023

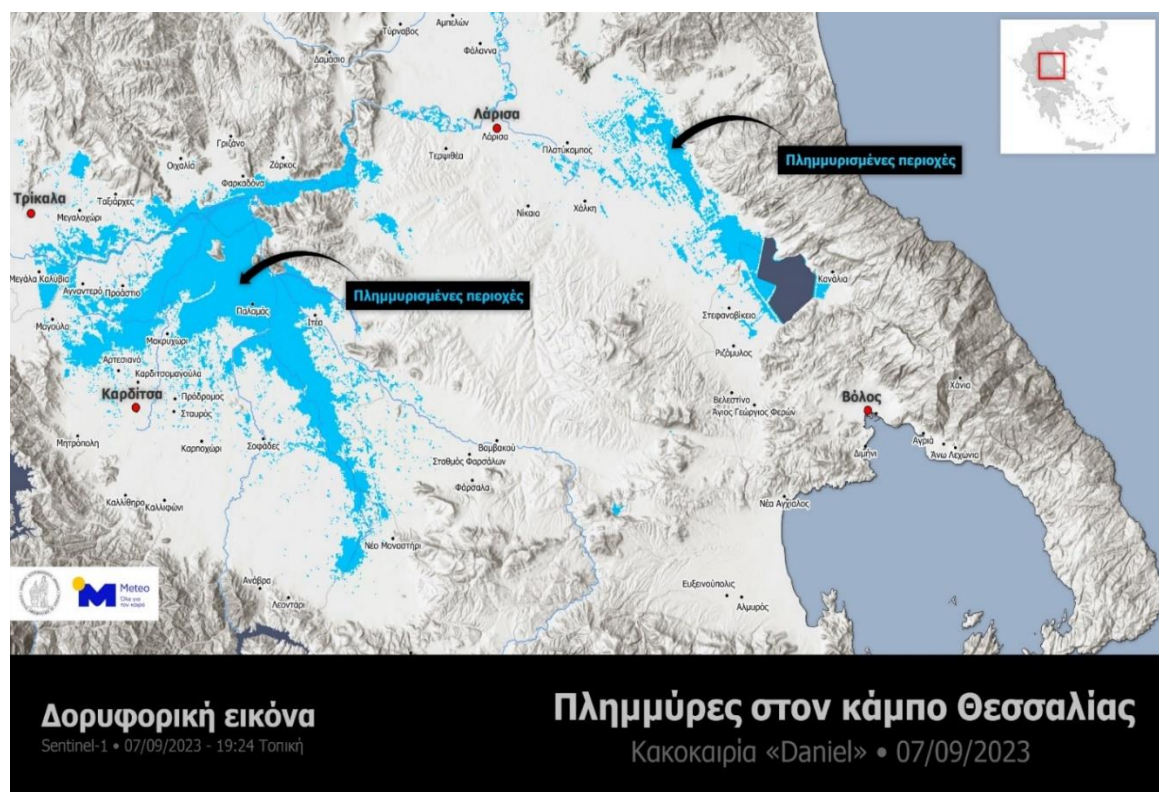
Insurance claims from Storm Daniel in Greece: 5 – 8 September 2023

HAIC has completed the survey conducted among Insurance Enterprises to assess the **first estimate** of the claims caused by the extreme weather event **Storm Daniel** (rainfall - floods) that took place in Greece (with intensity in Thessaly, Peloponnese) during 5 - 8 September 2023.

Daniel was an extreme weather event with heavy rain and thunderstorms that first hit Greece, Bulgaria and Turkey and then headed towards Libya. The high intensity of the rainfall resulted in massive material damages and the death of 17 persons in Greece.

The event started on 4 September 2023 from the Ionian Sea. In the following days the phenomenon peaked in the plain of Thessaly causing large and extensive flooding, with areas flooded according to satellite measurements reaching 72,000 hectares.

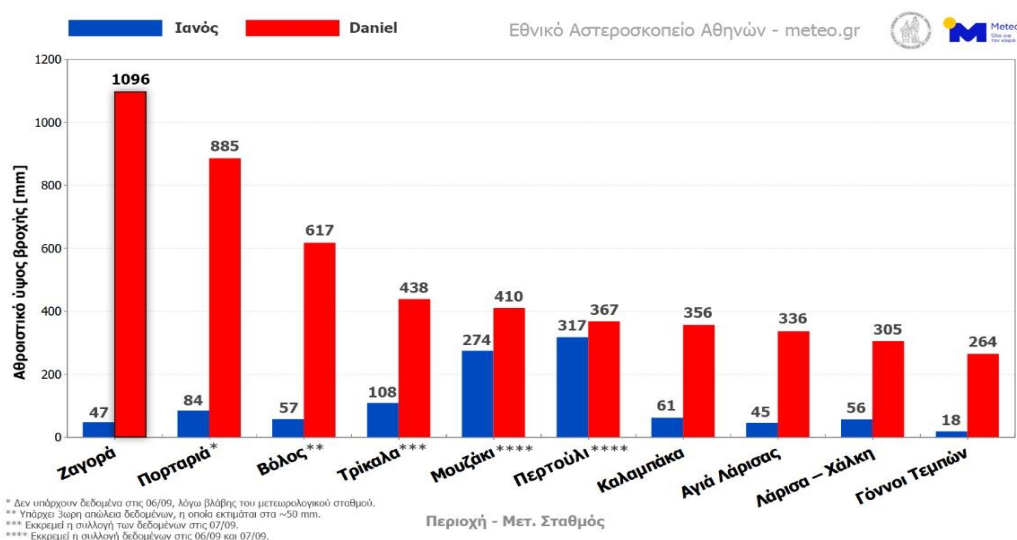
The satellite image below from meteo.gr¹, depicts with light blue color the flooded areas in Thessaly.



The cumulative precipitation levels in Thessaly were higher or even several times higher than those recorded during the Mediterranean Cyclone Ianos (17-20/09/2020), as both weather events caused extensive flooding and huge disasters in the region. The figure² below shows the highest cumulative precipitation heights of the Daniel storm (red bars) compared to those of Ianos (blue bars) of the 10 meteorological stations of the National Observatory of Athens / meteo.gr.

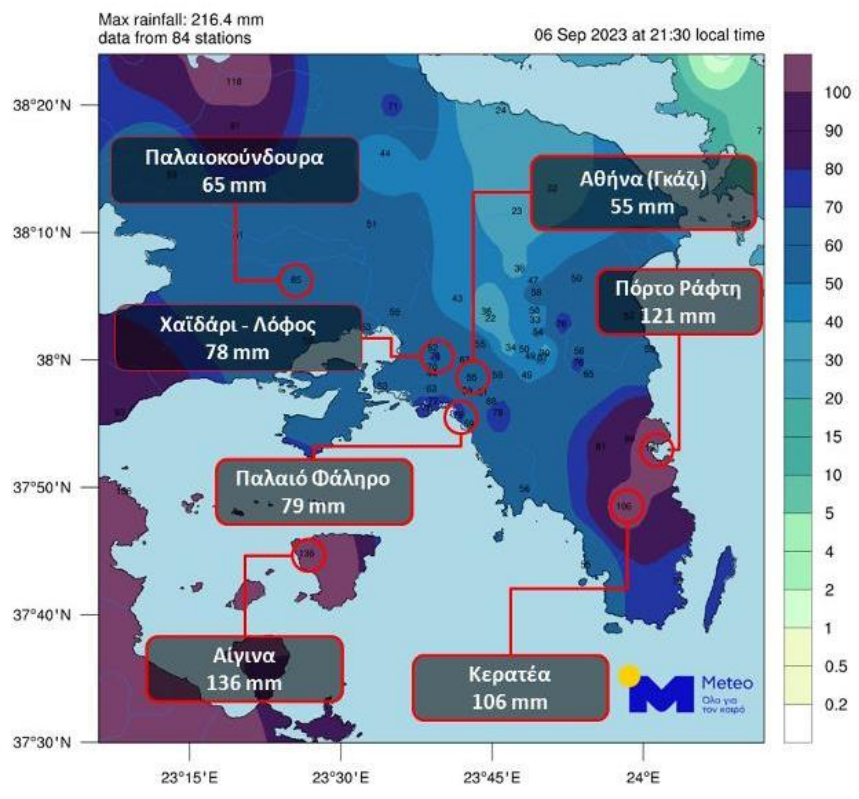
¹ https://meteo.gr/article_view.cfm?entryID=2922

² https://meteo.gr/article_view.cfm?entryID=2924



Σύγκριση ύψους βροχοπτώσεων **Αθροιστικό ύψος βροχής [mm]**
 Ιανός [17-20/09/2021] vs Daniel [04-07/09/2023] Σύγκριση κακοκαιριών Ιανός vs Daniel

Heavy storms were also recorded in Attica. According to the network of automatic weather stations of the National Observatory of Athens / meteo.gr, the highest rainfall from midnight (00:00) to early evening (21:30) on Wednesday 06/09 was recorded in Aegina Island reaching 136 mm, while the rainfall in the center of Athens (Gazi) reached 55 mm. The map³ below shows the geographical distribution of cumulative rainfall on 6 September as recorded by 84 weather stations.



³ https://meteo.gr/article_view.cfm?entryID=2918

Survey findings

The purpose of the survey was to record the **first estimate** of the number of claims and amount of reimbursements for Property, Motor, Yacht, Cargo Insurance reported to the Insurance Enterprises, caused by the storm.

Property insurance was further categorized into houses, commercial, industrial, hotels, engineering & construction works, infrastructure works in operation, solar panels, and agricultural facilities.

A total of 24 insurance enterprises participated in the survey, which are estimated to represent 97% of the production of property insurance. The **first estimate** of the above companies from the **reported** claims in total refers to **7,426 claims** and total amount of reimbursements is estimated at € **372 million**. Of these, 5,138 claims were reported as property insurance (estimated reimbursements of € 364 million), 2,278 claims as motor insurance (estimated at € 7.7 million), 6 claims as yacht insurance (estimated at € 43 thousand) and 4 claims as cargo insurance (estimated at € 61.5 thousand).

Property Insurance

The Insurance Enterprises participating in the survey reported claims to property in all categories (houses, commercial risk, industrial risk, hotels, engineering & construction works, infrastructure works in operation, solar panels, as well as agricultural facilities) with a total **sum insured of € 18.1 billion**. The most affected properties were those located in the Larissa region unit (sum insured € 8.4 billion)

Due to the heavy rains of the period 5 - 8 September 2023, a total of **5,138 property insurance claims** were reported to the participating insurance enterprises with a **first estimate for reimbursement of € 364 million**, so the **average reported claim** is estimated at **€ 70,885**.

The biggest share in **number of claims** (23.1% of the total) of property insurance occurred in the region of Magnesia, while in **amount of the first estimate** in the region of Larissa (40.7% of the total).

A.1. Property insurance claims analysis

The property insurance claims and the corresponding sum insured of the specific affected assets are distinguished by type of insured risk as follows

Type of insured risk	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum insured (€)	
Industrial	545	10.6%	162,402,999	44.5%	158,601,782	46.3%	2,193,759,732	12.1%
Commercial	1,873	36.5%	140,337,412	38.5%	127,600,185	37.3%	9,084,538,980	50.1%
Houses	2,225	43.3%	19,993,691	5.5%	18,701,515	5.5%	483,785,567	2.7%
Hotels	15	0.3%	187,241	0.1%	187,241	0.1%	32,874,000	0.2%
Engineering & Construction works	115	2.2%	17,545,365	4.8%	15,838,300	4.6%	900,423,620	5.0%
Infrastructure works in operation	5	0.1%	2,983,857	0.8%	1,173,857	0.3%	5,289,087,166	29.1%
Solar Panels	356	6.9%	20,745,155	5.7%	19,715,515	5.8%	123,095,342	0.7%
Agricultural	4	0.1%	11,500	0.1%	11,000	0.1%	118,383	0.1%
Total	5,138	100%	364,207,220	100%	341,829,395	100%	18,107,682,790	100%

The average reported claim (for all risks) amounted to € 70,885, while the average ratio (‰) of the reimbursements on the sum insured (only of the facilities affected) reached 20.11‰.

The calculation of the average declared claim per type of insured risk is as follows: € 297,987 for industrial, € 74,927 for commercial, € 8,986 for houses, € 12,483 for hotels, € 152,568 for engineering & construction works, € 596,771 for infrastructure works in operation, € 58,273 for solar panels and € 2,875 for agricultural facilities.

The calculation of the average ratio (‰) of reimbursements on the sum insured (only of the affected facilities) by type of insured risk, is as follows: 74,03 ‰ for industrial, 15,45‰ for commercial, 41,33 ‰ for houses, 5,70 ‰ for hotels, 19,49 ‰ for engineering & construction works, 0,56 ‰ for infrastructure works in operation, 168,53 ‰ for solar panels and 97,14 ‰ for agricultural facilities.

The geographical distribution of total claims, reimbursements and sum insured for the most affected regions is as follows:

Region	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum insured (€)	
Attica	1,092	21.3%	13,202,342	3.6%	12,311,849	3.6%	2,922,870,635	16.1%
Argolis	91	1.8%	1,947,057	0.5%	1,886,839	0.6%	302,426,187	1.7%
Thessaloniki	64	1.2%	8,243,794	2.3%	8,098,934	2.4%	274,927,855	1.5%
Karditsa	748	14.6%	50,984,323	14.0%	43,682,137	12.8%	1,057,469,875	5.8%
Larissa	871	17.0%	148,064,016	40.7%	143,890,818	42.1%	8,382,575,770	46.2%
Magnesia	1,187	23.0%	61,319,724	16.8%	59,117,072	17.3%	1,741,258,017	9.6%
Trikala	786	15.3%	70,181,175	19.3%	65,789,693	19.2%	621,801,326	3.4%
Fthiotis	133	2.6%	6,927,761	1.9%	4,225,940	1.2%	403,397,971	2.2%
Other	166	3.2%	3,337,028	0.9%	2,826,113	0.8%	2,400,955,154	13.3%
Total	5,138	100%	364,207,220	100%	341,829,395	100%	18,107,682,790	100%

The breakdown by type of risk for the number of claims, reimbursements and their sum insured for the most affected regions follows in separate tables:

Industrial Region	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum insured (€)	
Attica	25	4.6%	143,230	0.1%	136,030	0.1%	243,344,960	11.1%
Argolis	2	0.4%	11,100	0.01%	9,600	0.01%	304,325	0.01%
Thessaloniki	2	0.4%	25,263	0.02%	24,533	0.02%	10,400,000	0.5%
Karditsa	113	20.7%	27,154,375	16.7%	25,140,370	15.9%	128,539,569	5.9%
Larissa	194	35.6%	71,071,603	43.8%	70,149,048	44.2%	628,427,865	28.6%
Magnesia	66	12.1%	31,620,124	19.5%	31,022,094	19.6%	782,089,199	35.6%
Trikala	65	11.9%	30,115,872	18.5%	29,877,757	18.8%	129,338,564	5.9%
Fthiotis	59	10.8%	2,064,894	1.3%	2,058,794	1.3%	63,860,240	2.9%
Other	19	3.5%	196,538	0.1%	183,556	0.1%	207,455,010	9.5%
Total	545	100.0%	162,402,999	100.0%	158,601,782	100.0%	2,193,759,732	100.0%

Commercial	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	419	22.4%	7,319,937	5.2%	7,012,051	5.5%	2,200,357,421	24.2%
Argolis	18	1.0%	741,603	0.5%	696,736	0.5%	226,535,563	2.5%
Thessaloniki	37	2.0%	7,956,135	5.7%	7,823,613	6.1%	258,531,695	2.8%
Karditsa	250	13.3%	18,497,285	13.2%	13,619,635	10.7%	871,962,151	9.6%
Larissa	219	11.7%	55,397,064	39.5%	53,054,566	41.6%	4,295,488,216	47.3%
Magnesia	577	30.7%	20,713,885	14.8%	19,434,413	15.2%	735,481,707	8.1%
Trikala	252	13.5%	27,515,649	19.6%	23,884,275	18.7%	379,756,674	4.2%
Fthiotis	38	2.0%	1,013,109	0.7%	976,307	0.8%	41,694,427	0.5%
Other	63	3.4%	1,182,746	0.8%	1,098,589	0.9%	74,731,127	0.8%
Total	1,873	100.0%	140,337,413	100.0%	127,600,185	100.0%	9,084,538,981	100.0%

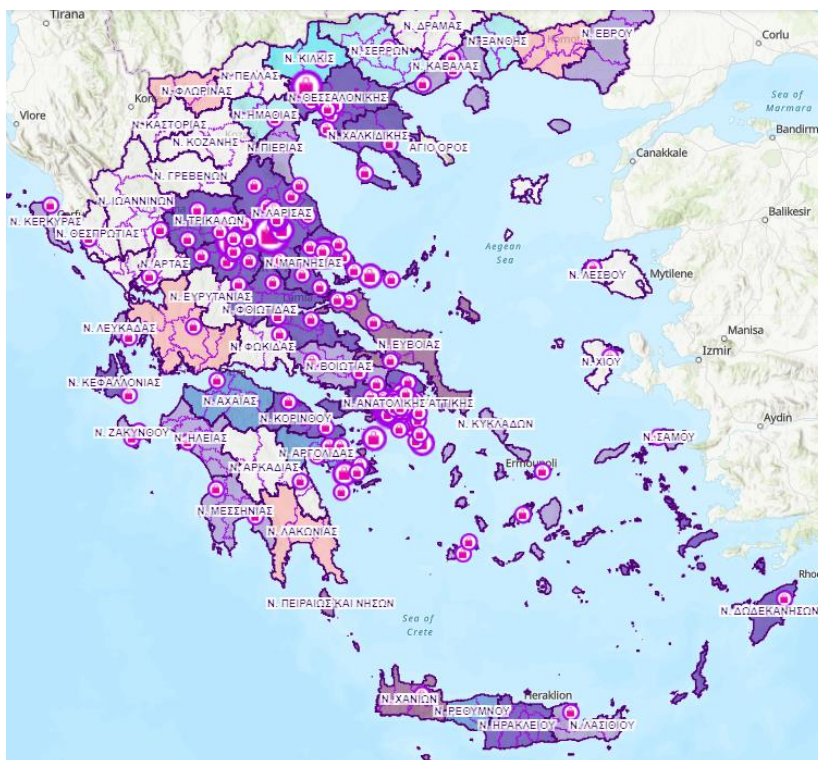
Houses	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	619	27.8%	3,024,477	15.1%	2,816,961	15.1%	179,588,230	37.1%
Argolis	67	3.0%	1,124,854	5.6%	1,111,004	5.9%	67,044,300	13.9%
Thessaloniki	22	1.0%	96,337	0.5%	92,637	0.5%	4,911,089	1.0%
Karditsa	347	15.6%	3,453,018	17.3%	3,204,005	17.1%	43,062,368	8.9%
Larissa	340	15.3%	3,191,015	16.0%	3,098,465	16.6%	47,394,535	9.8%
Magnesia	479	21.5%	4,900,138	24.5%	4,730,473	25.3%	83,154,426	17.2%
Trikala	273	12.3%	3,547,538	17.7%	3,296,426	17.6%	43,763,268	9.0%
Fthiotis	16	0.7%	83,633	0.4%	79,933	0.4%	2,884,360	0.6%
Other	62	2.8%	572,680	2.9%	271,612	1.5%	11,982,990	2.5%
Total	2,225	100.0%	19,993,690	100.0%	18,701,516	100.0%	483,785,566	100.0%

Hotels		Reimbursement provision before deductibles (€)			Reimbursement provision after deductibles (€)		Sum inured (€)	
Region	Number of claims							
Attica	1	6.7%	5,000	2.7%	5,000	2.7%	16,825,000	51.2%
Argolis	4	26.7%	69,500	37.1%	69,500	37.1%	8,542,000	26.0%
Magnesia	10	66.6%	112,741	60.2%	112,741	60.2%	7,507,000	22.8%
Total	15	100.0%	187,241	100.0%	187,241	100.0%	32,874,000	100.0%

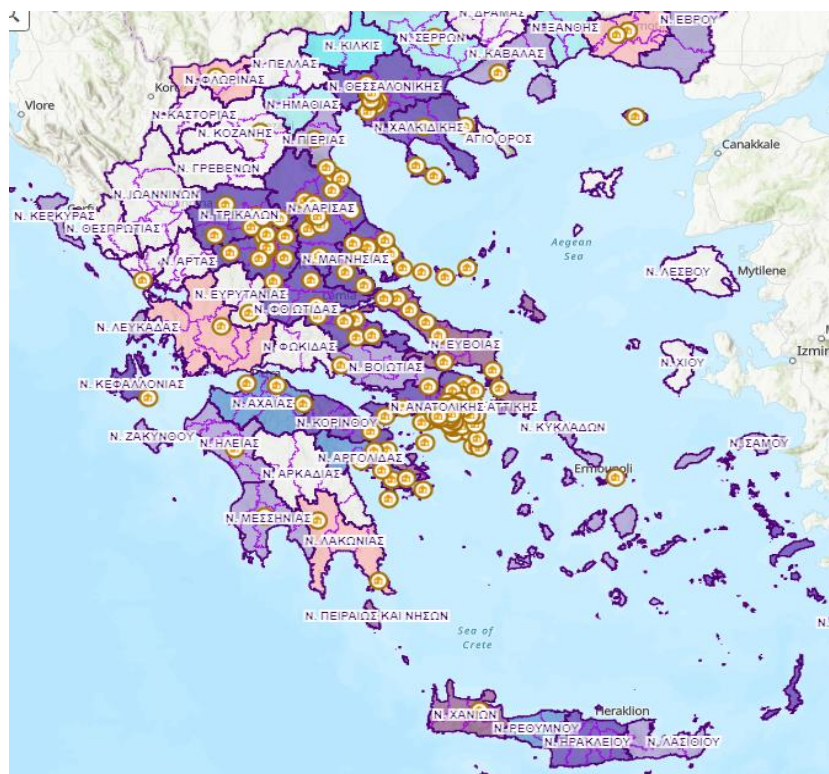
Engineering & Construction Works		Reimbursement provision before deductibles (€)			Reimbursement provision after deductibles (€)		Sum inured (€)	
Region	Number of claims							
Attica	10	8.7%	518,550	3.0%	255,000	1.6%	257,129,852	28.6%
Karditsa	7	6.1%	343,300	1.9%	318,900	2.0%	5,811,516	0.7%
Larissa	60	52.1%	12,378,850	70.5%	12,118,100	76.5%	422,662,824	46.9%
Magnesia	30	26.1%	2,991,865	17.1%	2,893,000	18.2%	124,866,288	13.9%
Trikala	3	2.6%	147,800	0.8%	139,300	0.9%	23,616,548	2.6%
Fthiotis	4	3.5%	1,156,000	6.6%	106,000	0.6%	64,743,044	7.2%
Other	1	0.9%	9,000	0.1%	8,000	0.1%	1,593,548	0.2%
Total	115	100.0%	17,545,365	100.0%	15,838,300	100.0%	900,423,620	100.0%

Infrastructure works in operation		Reimbursement provision before deductibles (€)			Reimbursement provision after deductibles (€)		Sum inured (€)	
Region	Number of claims							
Larissa	3	60.0%	1,371,000	45.9%	1,111,000	94.6%	2,963,691,273	56.0%
Fthiotis	1	20.0%	1,510,000	50.6%	10,000	0.9%	225,992,797	4.3%
Other	1	20.0%	102,857	3.5%	52,857	4.5%	2,099,403,096	39.7%
Total	5	100.0%	2,983,857	100.0%	1,173,857	100.0%	5,289,087,166	100.0%

Commercial facilities



Houses



More detailed information on the breakdown of the above figures by postal code is available in the tables in the Appendix.

A.2. Analysis of all insured risks in property insurance

In addition to the above figures of the declared claims, the HAIC survey requested from the Insurance Enterprises, the information on the number of total insured risks and total sum insured, whether they were affected or not by the specific event, in the affected regions (based on the postal code).

Following are separate tables showing the breakdown by type of risk, the total number of insured facilities and sum insured, for the affected region (based on the postal code as reported by the Insurance Enterprises).

In separate columns the ratios resulting from the combination of claims and insured risks are calculated: the claims average frequency (%) and the average ratio (‰) of reimbursements over total sum insured.

Industrial Region	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
Attica	158	15.6%	927,536,389	24.8%	15.8%	0.15‰
Argolis	11	1.1%	10,026,013	0.3%	18.2%	1.11‰
Thessaloniki	2	0.2%	10,400,000	0.3%	-	2.43‰
Karditsa	137	13.5%	167,535,980	4.5%	82.5%	162.08‰
Larissa	254	25.0%	921,599,916	24.6%	76.4%	77.12‰
Magnesia	122	12.0%	887,880,560	23.6%	54.1%	35.61‰
Trikala	170	16.8%	498,417,091	13.3%	38.2%	60.42‰
Fthiotis	59	5.8%	63,860,240	1.7%	-	32.33‰
Other	101	10.0%	259,459,102	6.9%	18.8%	0.76‰
Total	1,014	100.0%	3,746,715,291	100.0%	53.7%	43.35‰

Commercial Region	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
	Attica	4,778	37.5%	5,782,135,076	36.5%	8.8%
Argolis	210	1.6%	286,503,042	1.8%	8.6%	2.59‰
Thessaloniki	256	2.0%	293,385,151	1.9%	14.5%	27.12‰
Karditsa	999	7.8%	1,041,284,687	6.6%	25.0%	17.76‰
Larissa	1,560	12.2%	4,863,375,779	30.7%	14.0%	11.39‰
Magnesia	2,387	18.7%	1,366,512,609	8.6%	24.2%	15.16‰
Trikala	1,707	13.4%	885,571,075	5.6%	14.8%	31.07‰
Fthiotis	189	1.5%	404,332,068	2.6%	20.1%	2.51‰
Other	663	5.2%	925,493,439	5.8%	9.5%	1.28‰
Total	12,749	100.0%	15,848,592,926	100.0%	14.7%	8.85‰

Houses Region	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
	Attica	12,835	48.4%	4,554,374,541	59.9%	4.8%
Argolis	591	2.2%	231,057,926	3.0%	11.3%	4.87‰
Thessaloniki	720	2.7%	195,094,194	2.6%	3.1%	0.49‰
Karditsa	1,762	6.7%	329,110,447	4.3%	19.7%	10.49‰
Larissa	3,002	11.3%	526,189,030	6.9%	11.3%	6.06‰
Magnesia	3,969	15.0%	962,332,938	12.7%	12.1%	5.09‰
Trikala	2,063	7.8%	271,983,698	3.6%	13.2%	13.04‰
Fthiotis	206	0.8%	44,695,372	0.6%	7.8%	1.87‰
Other	1,348	5.1%	488,454,466	6.4%	4.6%	1.17‰
Total	26,496	100.0%	7,603,292,612	100.0%	8.4%	2.63‰

Especially for insured engineering & construction works and more specifically for infrastructure works (e.g. road construction), the ratio of claims to the number of contracts and sum insured in a defined area at regional level is of no value, as by their nature these works usually extend over an area much wider than a region. For this reason, the collection of sum insured at the regional level does not include all engineering & construction works, since there is no single postal code.

Motor Insurance

Regarding motor insurance, a total of **2,278 claims** were reported to the enterprises participating in the survey, with a **first estimate for reimbursement of € 7,736,080**, so the average reported claim was € 3,396.

Region	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Attica	605	26.6%	1,447,267	18.7%	1,413,453	18.6%	32,160,843	21.8%
Argolis	21	0.9%	28,040	0.4%	27,240	0.4%	4,148,474	2.8%
Euboea	21	0.9%	56,856	0.7%	54,890	0.7%	202,025	0.1%
Karditsa	553	24.3%	2,437,208	31.5%	2,400,024	31.6%	25,649,072	17.4%
Larissa	134	5.9%	528,409	6.8%	510,652	6.7%	10,594,992	7.2%
Magnesia	593	26.0%	2,014,416	26.0%	1,978,040	26.1%	55,413,788	37.5%
Trikala	260	11.4%	996,363	12.9%	975,438	12.9%	10,914,418	7.4%
Fthiotis	40	1.8%	105,153	1.4%	103,735	1.4%	2,832,429	1.9%
Other	51	2.2%	122,369	1.6%	119,448	1.6%	5,817,504	3.9%
Total	2,278	100.0%	7,736,080	100.0%	7,582,920	100.0%	147,733,545	100.0%

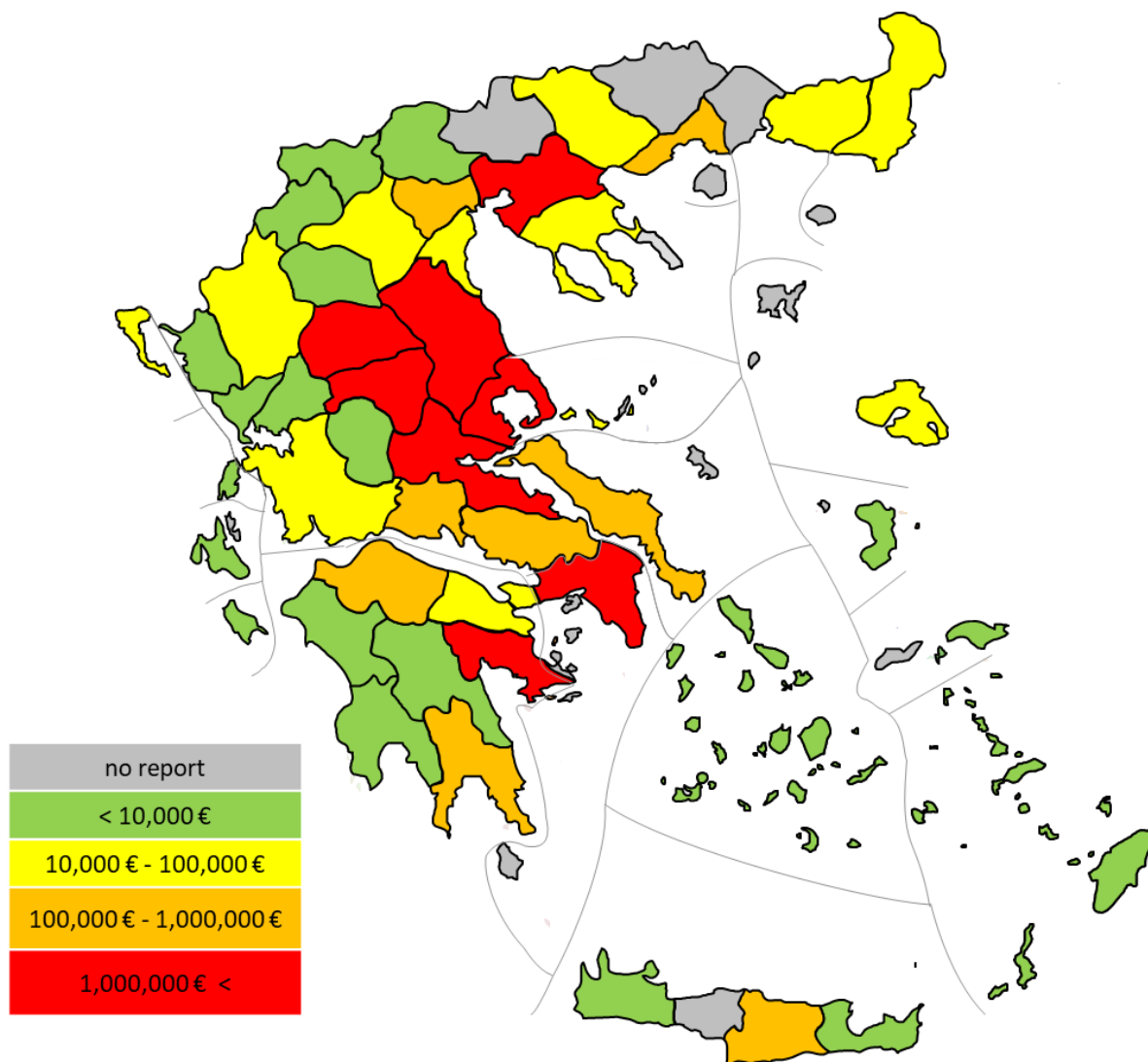
Yacht Insurance

Regarding yacht insurance, a total of **6 claims** were reported to the enterprises participating in the survey, with a **first estimate for reimbursement of € 42.750**, so the average reported claim was € 7,125.

Cargo Insurance

Regarding cargo insurance, a total of **4 claims** were reported to the to the enterprises participating in the survey, with a **first estimate for reimbursement of € 61,500**, so the average reported claim amounted to € 15,375.

Insurance claims from Storm Daniel in Greece: 5 - 8 September 2023
Total reimbursement provisions by region



Postal code first digits	Number of claims		Reimbursement provision (€)		Reimbursement provision after deductibles (€)		Sum Insured (€)	
10	85	1.7%	1,167,052	0.32%	1,108,378	0.32%	190,608,472	1.05%
11	83	1.6%	1,569,890	0.43%	1,368,304	0.40%	185,704,556	1.03%
12	48	0.9%	609,622	0.17%	591,895	0.17%	792,832,635	4.38%
13	34	0.7%	388,906	0.11%	336,209	0.10%	63,345,713	0.35%
14	57	1.1%	732,777	0.20%	707,343	0.21%	34,943,589	0.19%
15	125	2.4%	1,136,940	0.31%	1,076,237	0.31%	128,246,784	0.71%
16	221	4.3%	2,147,298	0.59%	2,003,790	0.59%	242,853,335	1.34%
17	87	1.7%	1,517,435	0.42%	1,442,055	0.42%	311,798,070	1.72%
18	105	2.0%	1,600,234	0.44%	1,562,153	0.46%	233,590,416	1.29%
19	247	4.8%	2,332,188	0.64%	2,115,486	0.62%	738,947,064	4.09%
20	9	0.2%	28,170	0.01%	24,170	0.01%	5,535,600	0.03%
21	91	1.8%	1,947,057	0.53%	1,886,839	0.55%	302,426,187	1.67%
22-29	20	0.4%	429,536	0.10%	94,723	0.03%	2,106,336,119	11.62%
30-33	17	0.3%	549,218	0.20%	531,741	0.16%	128,004,938	0.70%
34	41	0.8%	688,441	0.19%	655,726	0.19%	10,169,011	0.06%
35-36	134	2.6%	6,931,761	1.90%	4,229,940	1.24%	403,397,971	2.23%
37	579	11.3%	44,928,263	12.33%	43,477,128	12.71%	1,040,487,666	5.75%
38	608	11.8%	16,391,461	4.50%	15,639,944	4.58%	700,770,351	3.87%
40	171	3.3%	11,767,601	3.23%	11,304,362	3.31%	140,274,916	0.77%
41	700	13.6%	136,296,414	37.41%	132,586,456	38.78%	8,242,300,856	45.53%
42	786	15.3%	70,181,175	19.27%	65,789,692	19.25%	621,801,326	3.43%
43	748	14.6%	50,984,323	14.00%	43,682,137	12.78%	1,057,469,875	5.84%
44-48	6	0.1%	37,370	0.01%	34,560	0.01%	2,374,000	0.01%
49-53	8	0.2%	27,584	0.01%	22,211	0.01%	20,310,500	0.11%
54	22	0.4%	380,685	0.11%	361,870	0.10%	9,283,343	0.05%
55-59	46	0.9%	8,445,949	2.31%	8,258,864	2.42%	279,820,512	1.55%
60-69	37	0.7%	441,469	0.12%	413,592	0.12%	101,909,022	0.56%
70-73	10	0.2%	514,778	0.13%	490,650	0.14%	3,087,606	0.02%
81-85	13	0.3%	33,623	0.01%	32,940	0.01%	9,052,357	0.05%
Total	5,138	100.0%	364,207,220	100.00%	341,829,395	100.00%	18,107,682,790	100.00%

Postal code first digits	Number of claims	Reimbursement provision (€)	Reimbursement provision after deductibles (€)	Sum Insured (€)
350	81	3,406,197	3,225,612	80,269,449
351	50	3,366,065	844,828	322,743,957
370	442	9,547,717	9,195,714	251,478,717
371	29	14,095,297	13,666,710	615,363,550
373	61	6,718,533	6,175,712	72,001,430
374	8	88,346	86,021	1,203,473
375	39	14,478,371	14,352,971	100,440,497
382	153	3,414,229	3,290,768	65,230,661
383	300	7,034,221	6,664,137	464,018,623
384	57	981,828	899,923	11,231,346
385	98	4,961,183	4,785,116	160,289,721
400	48	2,128,572	2,044,122	28,541,309
401	24	3,633,600	3,617,600	28,759,685
403	91	5,257,914	4,900,190	80,182,215
410	13	1,252,958	1,220,500	36,701,971
411	47	53,270,095	52,180,209	2,402,748,895
412	144	10,746,735	10,393,610	1,313,930,768
413	248	4,068,660	3,989,337	49,762,568
414	9	610,460	581,200	2,416,089
415	239	66,347,507	64,221,600	4,436,740,563
420	90	5,951,349	5,707,597	36,690,945
421	647	62,847,309	58,747,005	572,166,405
422	17	66,951	63,801	6,749,589
423	32	1,315,566	1,271,290	6,194,387
430	85	13,106,015	7,227,462	554,807,323
431	422	20,219,903	19,233,634	426,095,457
432	139	11,703,590	11,361,657	40,457,622
433	102	5,954,815	5,859,383	36,109,472

Postal code first digits	Number of claims		Reimbursement provision (€)		Reimbursement provision after deductibles (€)		Sum Insured (€)	
10	202	8.90%	319,313	4.10%	318,933	4.20%	18,963,829	12.80%
11	40	1.80%	74,943	1.00%	71,329	0.90%	2,902,099	2.00%
12	98	4.30%	280,484	3.60%	265,565	3.50%	1,068,776	0.70%
13	16	0.70%	36,756	0.50%	35,105	0.50%	93,980	0.10%
14	17	0.70%	28,702	0.40%	28,514	0.40%	221,406	0.10%
15	29	1.30%	112,863	1.50%	109,284	1.40%	745,769	0.50%
16	18	0.80%	43,391	0.60%	41,871	0.60%	893,544	0.60%
17	28	1.20%	51,708	0.70%	49,999	0.70%	1,239,920	0.80%
18	37	1.60%	59,965	0.80%	56,997	0.80%	517,969	0.40%
19	120	5.30%	439,139	5.70%	435,856	5.70%	5,513,553	3.70%
20-27	27	1.20%	34,325	0.40%	33,225	0.40%	6,778,978	4.60%
29-31	4	0.20%	12,843	0.20%	12,393	0.20%	38,840	0.03%
34	21	0.90%	56,856	0.70%	54,890	0.70%	202,025	0.10%
35-36	41	1.80%	107,698	1.40%	106,280	1.40%	2,836,529	1.90%
37	140	6.10%	479,936	6.20%	474,886	6.30%	6,889,786	4.70%
38	453	19.90%	1,534,480	19.80%	1,503,154	19.80%	48,524,002	32.90%
40	17	0.70%	25,839	0.30%	25,652	0.30%	1,080,146	0.70%
41	117	5.10%	502,571	6.50%	485,000	6.40%	9,514,846	6.40%
42	260	11.40%	996,363	12.90%	975,438	12.90%	10,914,418	7.40%
43	553	24.30%	2,437,207	31.40%	2,400,024	31.60%	25,649,072	17.40%
45-49	8	0.40%	25,626	0.30%	24,878	0.30%	1,007,357	0.70%
50-60	21	0.90%	45,854	0.60%	45,384	0.60%	720,135	0.50%
62-69	6	0.30%	20,340	0.30%	19,467	0.30%	1,330,368	0.90%
71-72	3	0.10%	2,166	0.03%	2,166	0.03%	36,200	0.03%
82-84	2	0.10%	6,712	0.10%	6,630	0.10%	50,000	0.04%
Total	2,278	100%	7,736,080	100.00%	7,582,920	100.00%	147,733,547	100.00%