



Insurance Claims from Storm Elias



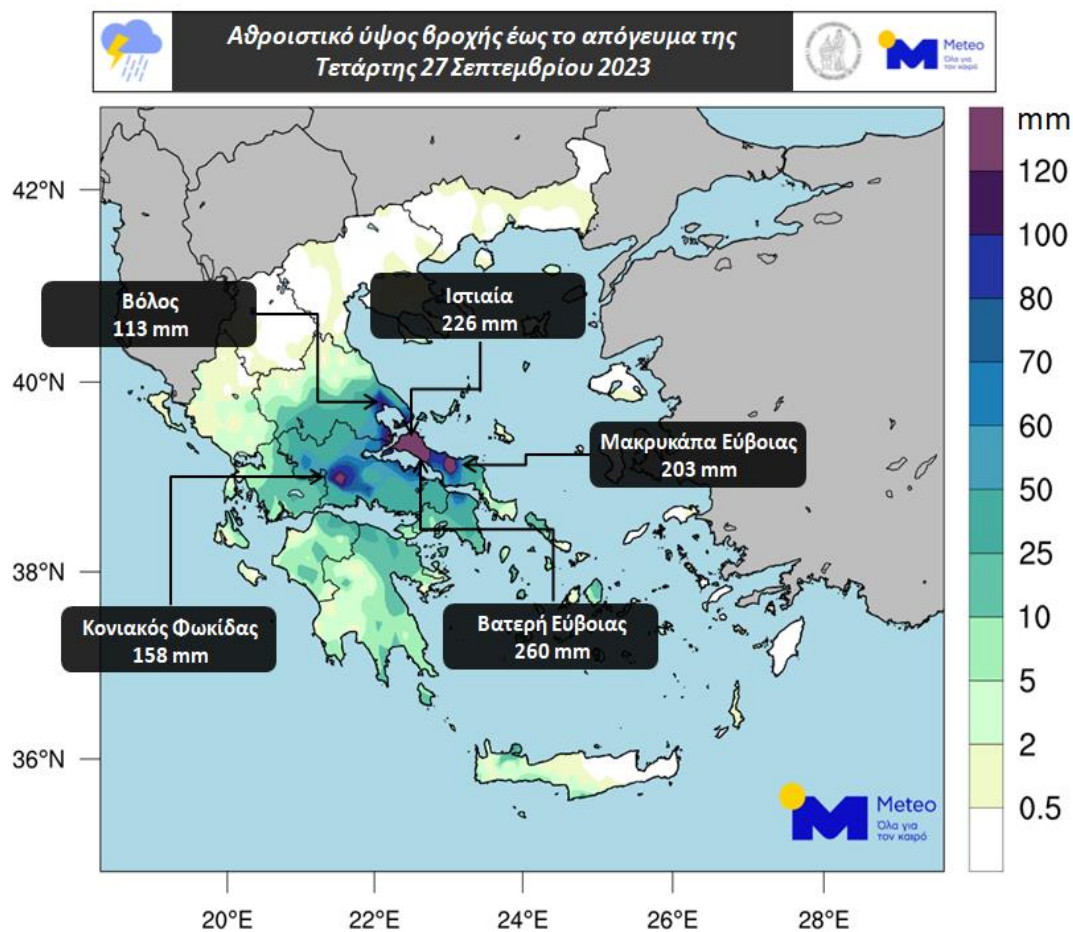
HELLENIC
ASSOCIATION
OF INSURANCE
COMPANIES

Storm Elias:
25 - 28 September 2023

Insurance claims from Storm Elias in Greece: 25 – 28 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 Elias** (rainfall - floods) that took place in Greece (with intensity especially in Thessaly and Evia) during **25 - 28 September 2023**.

Elias was an extreme weather event with heavy rain and thunderstorms that hit more intensive Thessaly, Evia and Peloponnese. The heavy rainfall resulted in overflowing rivers and extensive floods. As shown in the map of the National Observatory of Athens / Meteo.gr¹ several areas experienced high cumulative rainfall even before the end of the phenomenon.



Storm Elias is the second major storm to hit Greece within a few weeks after Daniel. The rain heights recorded at the weather stations of the National Observatory of Athens / Meteo.gr network during the Daniel storm were higher in Thessaly, while in Evia (with the exception of the stations in Oreos and Steni) the rain heights of the Elias storm were higher.

At the station in the city of Volos, although the cumulative rainfall of the Daniel storm was greater than that of the Elias storm, the latter occurred in a more rapid rainfall. The maximum 6-hour rainfall in Volos during the Daniel storm was 159.6 mm, while during Elias storm was

¹ https://www.meteo.gr/article_view.cfm?entryID=2949

201.6 mm, thus 26% higher. The following table² compares the cumulative rainfall recorded by the weather stations of the National Observatory of Athens / Meteo.gr network for the two storms.

Σταθμός	Αθροιστικά ύψη βροχής (mm)	
	Κακοκαιρία Daniel 04-08/09/2023	Κακοκαιρία Elias 25-28/09/2023**
Περτούλι	643*	205
Πεζούλα Καρδίτσας	762	241
Τρίκαλα	477	143
Καρδίτσα – πόλη	656	130
Λάρισα – Χάλκη	305	65
Ζαγορά	1096	96
Βόλος	617	316
Ιστιαία	355	494
Ωρεοί Ευβοίας	447	387
Βατερή Ευβοίας	149	274***
Μακρυκάπα Ευβοίας	153	254
Στενή Ευβοίας	192	126
* Απώλειες λόγω βλάβης ~ 100mm		** Δεδομένα 28/09 έως 17:00 *** Δεδομένα 28/09 έως 01:30

² https://www.meteo.gr/article_view.cfm?entryID=2951

Survey findings

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

In particular, the survey included the geographical location of insured risks and losses (at city or regional level) using the postcode of the insured property or the place of claim (for vehicles). 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 insurance³. The **first estimate** of the above companies from the **reported** claims in total refers to **1,277 claims** and total amount of reimbursements is estimated at **€ 17.3 million**. Of these, 895 claims were reported as property insurance (estimated reimbursements of € 16.5 million), 380 claims as motor insurance (estimated at € 0.7 million), 2 claims as yacht insurance (estimated at € 7.5 thousand).

Property Insurance

The Insurance Enterprises participating in the survey reported claims in most of property categories (houses, commercial risk, industrial risk, engineering & construction works, infrastructure works in operation and solar panels) with a total **sum insured of € 5.4 billion**. The most affected properties were those located in the Magnesia region unit (sum insured € 915 million)

Due to the heavy rains of the period 25 - 28 September 2023, a total of **895 property insurance claims** were reported to the participating insurance enterprises with a **first estimate for reimbursement of € 16.5 million**, so the **average reported claim** is estimated at **€ 18,471**.

The biggest share in **number of claims** (53.2% of the total) as well in in **amount of the first estimate** (65.0% of the total) of property insurance occurred in the region of Magnesia.

³ The sum of the branches: 8. Fire and natural forces, 9. Other damage to property and 16. Miscellaneous financial losses.

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 (€)	
	Number	Ratio (%)	Amount	Ratio (%)	Amount	Ratio (%)	Amount	Ratio (%)
Industrial	61	6.8%	2,395,434	14.5%	2,194,493	17.2%	1,995,055,353	36.9%
Commercial	326	36.4%	7,390,478	44.7%	6,901,869	54.0%	757,436,643	14.0%
Houses	441	49.3%	1,878,939	11.4%	1,796,529	14.0%	96,499,582	1.8%
Engineering & Construction works	40	4.5%	3,060,326	18.5%	1,708,087	13.3%	209,059,520	3.9%
Infrastructure works in operation	2	0.2%	1,625,000	9.8%	25,000	0.2%	2,336,324,588	43.3%
Solar Panels	25	2.8%	181,563	1.1%	171,693	1.3%	5,375,615	0.1%
Total	895	100.0%	16,531,740	100.0%	12,797,671	100.0%	5,399,751,301	100.0%

The average reported claim (for all risks) amounted to € 18,471, while the average ratio (‰) of the reimbursements on the sum insured (only of the facilities affected) reached 3.06‰.

The calculation of the average declared claim per type of insured risk is as follows: € 39,269 for industrial, € 22,670 for commercial, € 4,261 for houses, € 76,508 for engineering & construction works, € 812,500 for infrastructure works in operation and € 7.263 for solar panels.

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: 1.20 ‰ for industrial, 9.76 ‰ for commercial, 19.47 ‰ for houses, 14.64 ‰ for engineering & construction works, 0.70 ‰ for infrastructure works in operation, and 33.78 ‰ for solar panels.

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	202	22.6%	493,531	3.0%	474,948	3.7%	328,203,973	6.1%
Viotia	12	1.3%	305,038	1.8%	287,882	2.2%	1,660,323,513	30.8%
Evia	76	8.5%	861,094	5.2%	820,288	6.4%	29,529,881	0.5%
Thessaloniki	4	0.4%	6,193	0.04%	6,058	0.05%	378,500	0.01%
Karditsa	13	1.5%	237,557	1.4%	30,147	0.2%	1,603,000	0.03%
Corinthia	23	2.6%	133,681	0.8%	126,493	1.0%	7,379,352	0.1%
Larissa	21	2.3%	496,163	3.0%	443,757	3.5%	47,088,994	0.9%
Magnesia	476	53.2%	10,744,818	65.1%	10,019,658	78.4%	914,540,208	16.9%
Fthiotis	17	1.9%	2,724,200	16.5%	214,700	1.7%	275,060,373	5.1%
Other	51	5.7%	529,465	3.2%	373,740	2.9%	2,135,643,507	39.6%
Total	895	100.0%	16,531,740	100.0%	12,797,671	100.0%	5,399,751,301	100.0%

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	7	11.5%	28,381	1.2%	28,221	1.3%	79,545,200	4.0%
Viotia	4	6.6%	71,967	3.0%	63,911	2.9%	1,656,467,287	83.0%
Evia	1	1.6%	2,428	0.1%	2,185	0.1%	1,120,000	0.1%
Corinthia	1	1.6%	315	0.01%	315	0.01%	400,000	0.02%
Larissa	1	1.6%	1,000	0.04%	1,000	0.05%	6,542,299	0.3%
Magnesia	45	73.8%	2,261,044	94.4%	2,071,061	94.4%	249,825,568	12.5%
Other	2	3.3%	30,300	1.3%	27,800	1.3%	1,155,000	0.1%
Total	61	100.0%	2,395,434	100.0%	2,194,493	100.0%	1,995,055,353	100.0%

Commercial	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	40	12.3%	84,810	1.1%	78,988	1.1%	174,688,096	23.1%
Viotia	2	0.6%	192,400	2.6%	183,300	2.7%	2,916,600	0.4%
Evia	22	6.8%	329,519	4.5%	308,955	4.5%	14,843,600	2.0%
Thessaloniki	3	0.9%	5,435	0.1%	5,300	0.1%	268,500	0.04%
Karditsa	5	1.5%	24,251	0.3%	22,691	0.3%	482,000	0.1%
Corinthia	6	1.9%	51,483	0.7%	48,067	0.7%	3,053,000	0.4%
Larissa	5	1.5%	35,817	0.5%	33,740	0.5%	13,087,433	1.7%
Magnesia	222	68.1%	6,553,272	88.7%	6,111,436	88.6%	534,808,014	70.6%
Fthiotis	1	0.3%	2,500	0.03%	2,500	0.04%	306,000	0.04%
Other	20	6.1%	110,991	1.5%	106,892	1.5%	12,983,400	1.7%
Total	326	100.0%	7,390,478	100.0%	6,901,869	100.0%	757,436,643	100.0%

Houses	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	144	32.7%	305,877	16.3%	294,198	16.4%	35,435,980	36.7%
Viotia	6	1.4%	40,671	2.2%	40,671	2.3%	939,626	1.0%
Evia	49	11.1%	495,848	26.4%	476,648	26.5%	12,224,681	12.7%
Thessaloniki	1	0.2%	758	0.04%	758	0.04%	110,000	0.1%
Karditsa	7	1.6%	6,306	0.3%	6,156	0.3%	914,000	0.9%
Corinthia	15	3.4%	48,883	2.6%	48,111	2.7%	2,919,662	3.0%
Larissa	6	1.4%	11,050	0.6%	8,750	0.5%	784,300	0.8%
Magnesia	188	42.6%	917,222	48.8%	871,380	48.5%	35,592,868	36.9%
Fthiotis	2	0.4%	7,000	0.4%	6,500	0.4%	558,000	0.6%
Other	23	5.2%	45,323	2.4%	43,357	2.4%	7,020,465	7.3%
Total	441	100.0%	1,878,939	100.0%	1,796,529	100.0%	96,499,582	100.0%

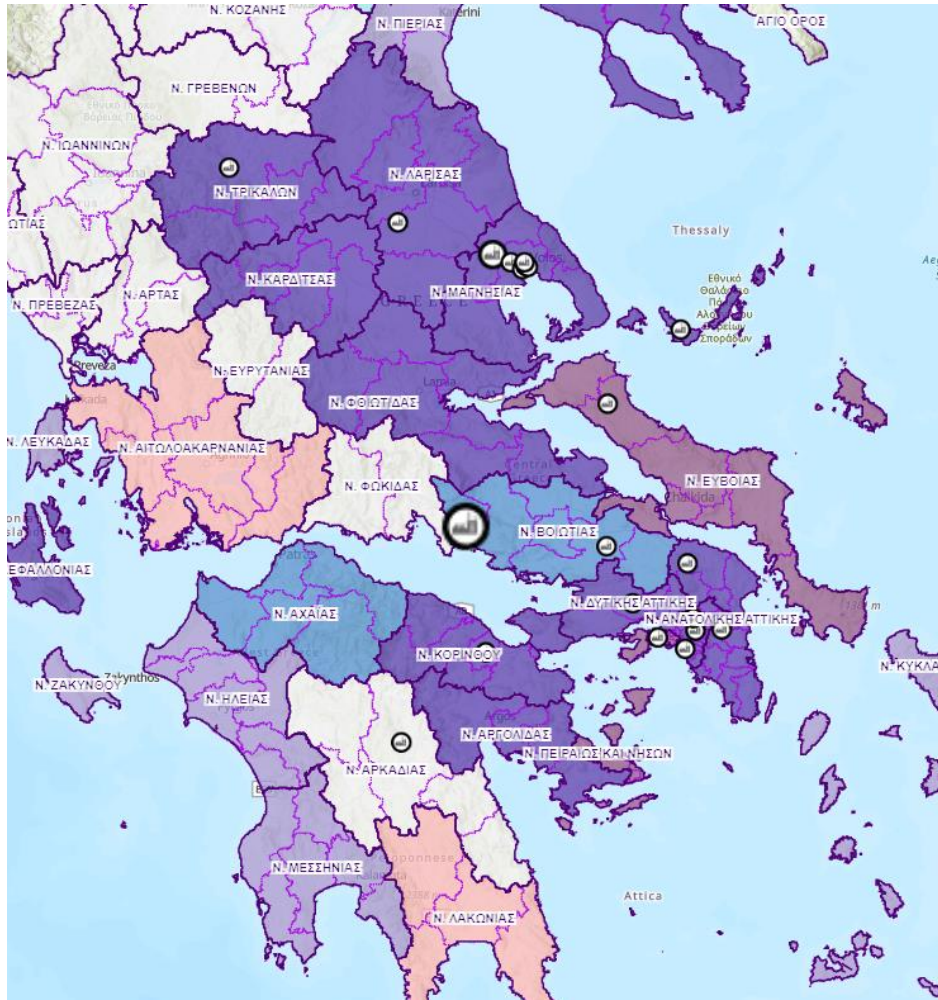
Engineering & Construction Works	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	6	15.0%	65,600	2.1%	65,100	3.8%	37,459,697	17.9%
Evia	3	7.5%	29,800	1.0%	29,800	1.7%	1,321,000	0.6%
Karditsa	1	2.5%	207,000	6.8%	1,300	0.1%	207,000	0.1%
Corinthia	1	2.5%	33,000	1.1%	30,000	1.8%	1,006,690	0.5%
Larissa	5	12.5%	447,697	14.6%	399,697	23.4%	25,882,962	12.4%
Magnesia	14	35.0%	878,930	28.7%	833,890	48.8%	92,200,116	44.1%
Fthiotis	7	17.5%	1,179,300	38.5%	174,300	10.2%	47,104,203	22.5%
Other	3	7.5%	219,000	7.2%	174,000	10.2%	3,877,851	1.9%
Total	40	100.0%	3,060,326	100.0%	1,708,087	100.0%	209,059,520	100.0%

Infrastructure works in operation	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Fthiotis	1	50.0%	1,510,000	92.9%	10,000	40.0%	225,992,797	9.7%
Achaea	1	50.0%	115,000	7.1%	15,000	60.0%	2,110,331,791	90.3%
Total	2	100.0%	1,625,000	100.0%	25,000	100.0%	2,336,324,588	100.0%

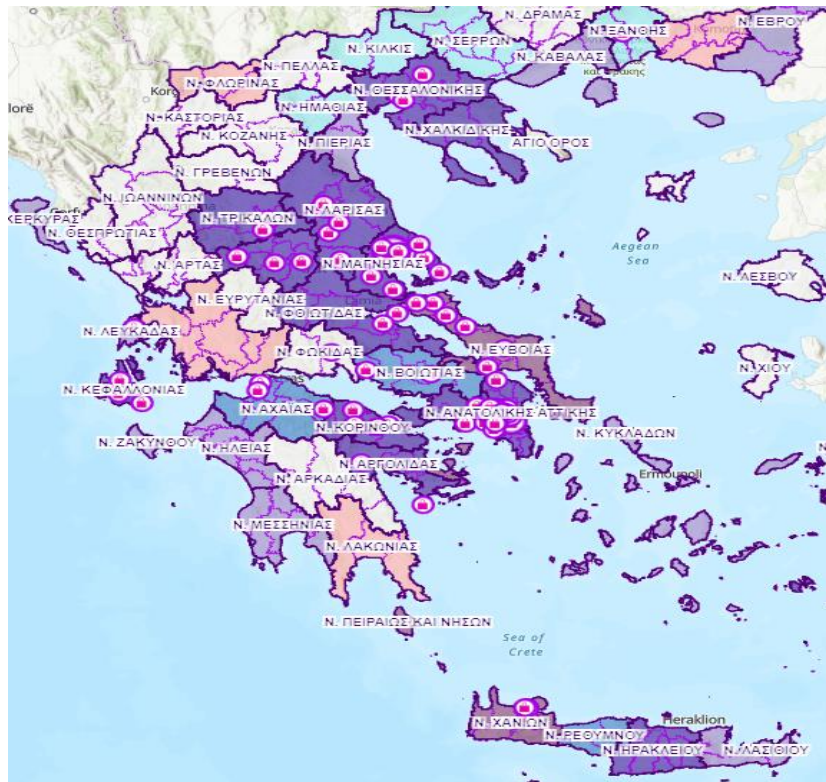
Solar Pannels	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum inured (€)	
Region								
Attica	5	20.0%	8,863	4.9%	8,441	4.9%	1,075,000	20.0%
Evia	1	4.0%	3,500	1.9%	2,700	1.6%	20,600	0.4%
Larissa	4	16.0%	599	0.3%	570	0.3%	792,000	14.7%
Magnesia	7	28.0%	134,351	74.0%	131,891	76.8%	2,113,642	39.3%
Fthiotis	6	24.0%	25,400	14.0%	21,400	12.5%	1,099,373	20.5%
Other	2	8.0%	8,851	4.9%	6,691	3.9%	275,000	5.1%
Total	25	100.0%	181,563	100.0%	171,693	100.0%	5,375,615	100.0%

The following is an indicative geographical mapping of claims for industrial and commercial facilities as well as houses. The images are taken from the online geospatial application (GIS) for natural disaster claims created by HAIC.

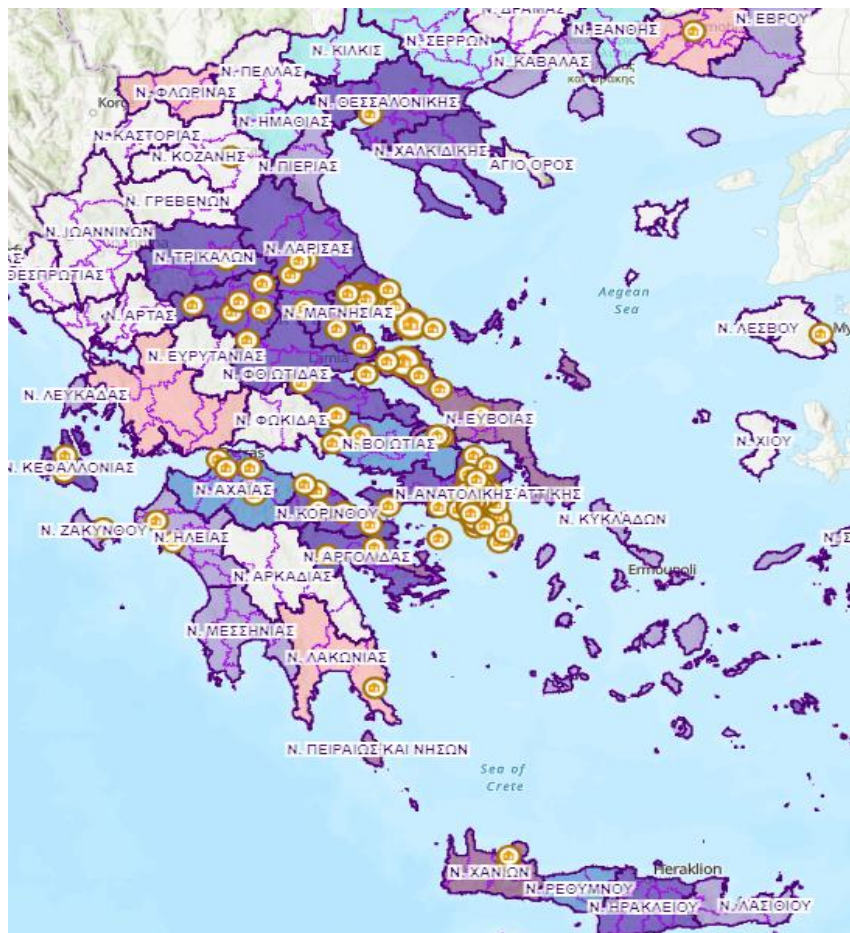
Industrial facilities



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).

The following tables show the breakdown by type of risk, the total number of insured facilities and sum insured, for the affected regions (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	1,822	54.5%	7,432,506,688	71.7%	0.4%	0.004‰
Viotia	91	2.7%	179,508,601	1.7%	4.4%	0.40‰
Evia	78	2.3%	121,507,377	1.2%	1.3%	0.02‰
Thessaloniki	64	1.9%	145,916,872	1.4%	---	---
Karditsa	110	3.3%	123,414,132	1.2%	---	---
Corinthia	46	1.4%	48,688,919	0.5%	2.2%	0.01‰
Larissa	325	9.7%	673,364,310	6.5%	0.3%	0.001‰
Magnesia	313	9.4%	758,404,085	7.3%	14.4%	2.98‰
Fthiotis	49	1.5%	109,350,448	1.1%	---	---
Other	444	13.3%	763,714,783	7.4%	0.5%	0.04‰
Total	3,342	100.0%	10,356,376,216	100.0%	1.8%	0.23‰

Commercial Region	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
	Attica	9,821	54.7%	1,979,144,334	53.5%	0.4%
Viotia	210	1.2%	61,136,638	1.6%	1.0%	3.15‰
Evia	694	3.9%	166,347,597	4.5%	3.2%	1.98‰
Thessaloniki	188	1.0%	25,305,608	0.7%	1.6%	0.21‰
Karditsa	839	4.7%	149,506,423	4.0%	0.6%	0.16‰
Corinthia	408	2.3%	79,887,051	2.2%	1.5%	0.64‰
Larissa	820	4.5%	189,030,758	5.1%	0.6%	0.19‰
Magnesia	2,558	14.2%	603,528,325	16.3%	8.7%	10.86‰
Fthiotis	463	2.6%	72,933,200	2.0%	0.2%	0.03‰
Other	1,961	10.9%	374,878,378	10.1%	1.0%	0.30‰
Total	17,961	100%	3,701,698,311	100%	1.8%	2.00‰

Houses Region	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
	Attica	54,429	68.1%	7,201,964,040	70.5%	0.3%
Viotia	405	0.5%	36,883,952	0.3%	1.5%	1.10‰
Evia	2,426	3.0%	309,776,461	3.0%	2.0%	1.60‰
Thessaloniki	713	0.9%	79,483,611	0.8%	0.1%	0.01‰
Karditsa	1,958	2.5%	202,684,489	2.0%	0.4%	0.03‰
Corinthia	2,055	2.6%	242,717,061	2.4%	0.7%	0.20‰
Larissa	2,729	3.4%	286,335,624	2.8%	0.2%	0.04‰
Magnesia	7,619	9.5%	888,297,422	8.7%	2.5%	1.03‰
Fthiotis	1,377	1.7%	120,081,898	1.2%	0.1%	0.06‰
Other	6,273	7.8%	847,013,868	8.3%	0.4%	0.05‰
Total	79,983	100.0%	10,215,238,426	100.0%	0.6%	0.18‰

Solar Pannels	Number of Contracts		Sum Insured (€)		Average claim frequency	% Reimbursement on total sum insured
Region						
Attica	71	31.4%	1,826,757	9.3%	7.0%	4.85‰
Evia	7	3.1%	649,213	3.3%	14.3%	5.39‰
Thessaloniki	6	2.7%	96,900	0.5%	---	---
Karditsa	20	8.8%	2,785,537	14.2%	---	---
Corinthia	6	2.7%	111,600	0.6%	---	---
Larissa	15	6.6%	845,866	4.3%	26.7%	0.71‰
Magnesia	31	13.7%	3,444,564	17.5%	22.6%	39.00‰
Fthiotis	17	7.5%	1,462,909	7.4%	35.3%	17.36‰
Other	53	23.5%	8,442,759	42.9%	3.8%	1.05‰
Total	226	100.0%	19,666,105	100.0%	11.1%	9.23‰

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.

B. Motor Insurance

Regarding motor insurance, a total of **380 claims** were reported to the enterprises participating in the survey, with a **first estimate for reimbursement of € 738,100**, so the average reported claim was € 1,942.

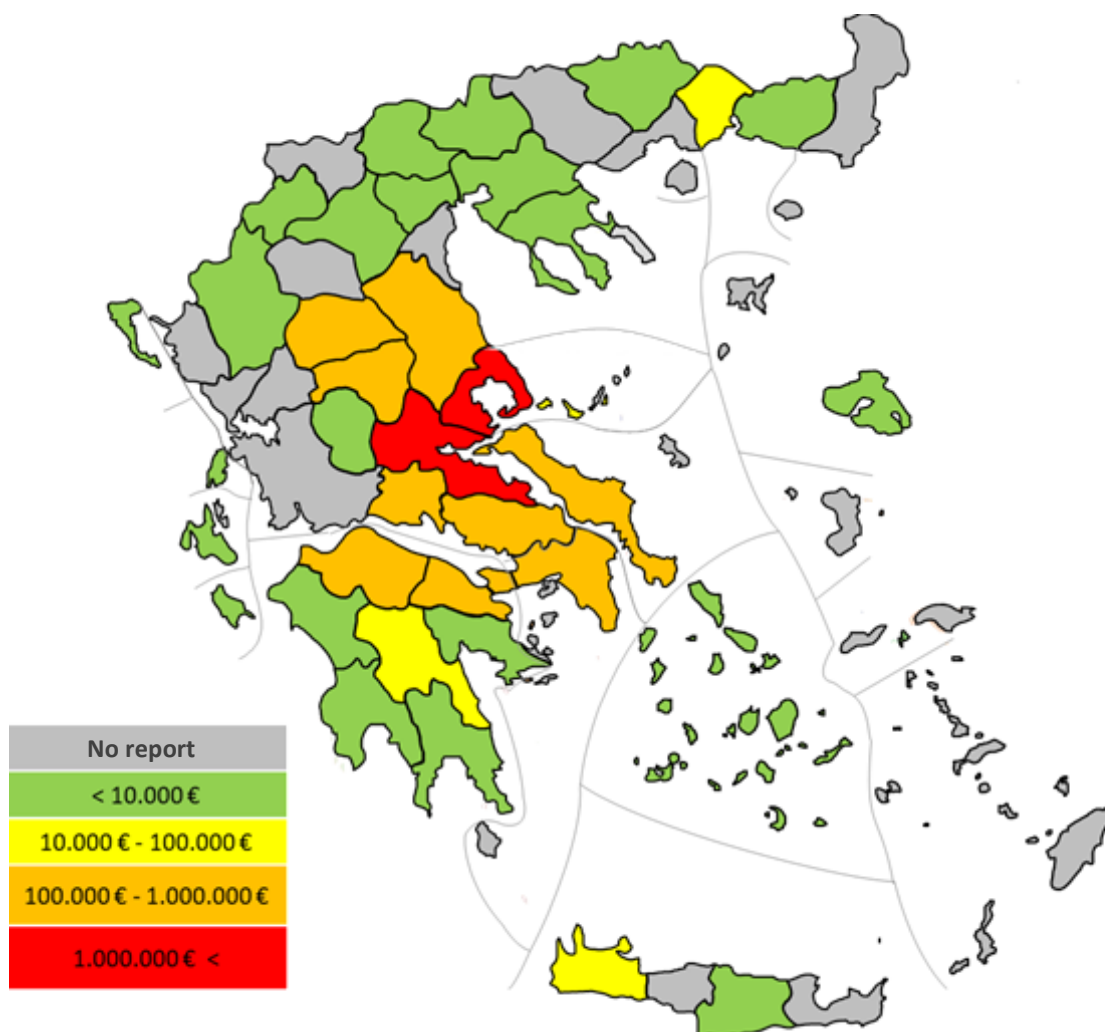
Region	Number of claims		Reimbursement provision before deductibles (€)		Reimbursement provision after deductibles (€)		Sum insured (€)	
	Count	%	Amount	%	Amount	%	Amount	%
Attica	63	16.6%	148,803	20.2%	145,486	20.8%	1,305,794	30.6%
Achaea	55	14.5%	75,459	10.2%	70,662	10.1%	619,230	14.5%
Viotia	4	1.1%	22,648	3.1%	22,348	3.2%	33,094	0.8%
Evia	10	2.6%	12,072	1.6%	11,172	1.6%	87,363	2.0%
Thessaloniki	1	0.3%	3,200	0.4%	3,200	0.5%	3,600	0.1%
Karditsa	6	1.6%	12,961	1.8%	12,661	1.8%	37,500	0.9%
Corinthia	31	8.2%	45,194	6.1%	41,525	5.9%	301,135	7.0%
Larissa	5	1.3%	5,500	0.7%	4,961	0.7%	46,220	1.1%
Magnesia	176	46.3%	373,108	50.5%	352,422	50.3%	1,593,196	37.3%
Trikala	3	0.8%	3,335	0.5%	3,065	0.4%	11,350	0.3%
Fthiotis	4	1.1%	3,197	0.4%	3,197	0.5%	29,191	0.7%
Other	22	5.8%	32,623	4.4%	29,826	4.3%	204,326	4.8%
Total	380	100.0%	738,100	100.0%	700,526	100.0%	4,271,999	100.0%

Yacht Insurance

Regarding yacht insurance, a total of **2 claims** were reported to the enterprises participating in the survey, with a **first estimate for reimbursement of € 7.534**, so the average reported claim was € 3,767.

Insurance claims from Storm Elias in Greece: 25 – 28 September 2023

Total reimbursements provision by Region



Postal code first digits	Number of claims		Reimbursement provision (€)		Reimbursement provision after deductibles (€)		Sum Insured (€)	
10	12	1.3%	72,070	0.44%	71,070	0.56%	7,132,059	0.13%
11	12	1.3%	24,740	0.15%	24,125	0.19%	8,346,369	0.15%
12	4	0.4%	7,748	0.05%	7,441	0.06%	451,000	0.01%
13	16	1.8%	26,646	0.16%	24,617	0.19%	11,663,819	0.22%
14	33	3.7%	72,091	0.44%	69,499	0.54%	14,161,379	0.26%
15	47	5.3%	113,490	0.69%	107,574	0.84%	26,510,838	0.49%
16	16	1.8%	23,015	0.14%	22,215	0.17%	17,003,559	0.31%
17	10	1.1%	29,428	0.18%	29,093	0.23%	64,964,350	1.20%
18	9	1.0%	18,099	0.11%	17,041	0.13%	1,113,434	0.02%
19	43	4.8%	106,206	0.64%	102,273	0.80%	176,857,166	3.27%
20	23	2.6%	133,681	0.81%	126,493	0.99%	7,379,352	0.14%
21	3	0.3%	2,900	0.02%	2,750	0.02%	409,865	0.01%
22	1	0.1%	23,500	0.14%	22,000	0.17%	1,055,000	0.02%
23	1	0.1%	1,500	0.01%	1,500	0.01%	287,640	0.01%
25	5	0.6%	125,103	0.76%	24,944	0.19%	2,111,332,505	39.10%
26	4	0.4%	4,679	0.03%	4,029	0.03%	819,758	0.02%
27	3	0.3%	2,065	0.01%	1,915	0.01%	873,000	0.02%
28 - 29 - 31	7	0.8%	12,507	0.08%	12,177	0.10%	2,662,650	0.05%
32	12	1.3%	305,038	1.85%	287,882	2.25%	1,660,323,513	30.75%
33	2	0.2%	151,650	0.92%	151,045	1.18%	2,608,000	0.05%
34	76	8.5%	861,094	5.21%	820,288	6.41%	29,529,881	0.55%
35	17	1.9%	2,724,200	16.48%	214,700	1.68%	275,060,373	5.09%
37	104	11.6%	3,497,447	21.15%	3,183,704	24.88%	215,420,299	3.99%
38	372	41.7%	7,247,370	43.83%	6,835,954	53.41%	699,119,909	12.94%
40	4	0.4%	8,800	0.05%	6,250	0.05%	9,886,298	0.18%
41	17	1.9%	487,362	2.95%	437,507	3.42%	37,202,696	0.69%
42	10	1.1%	109,221	0.66%	58,140	0.45%	2,373,489	0.04%
43	15	1.7%	246,557	1.49%	38,547	0.30%	7,905,000	0.15%
50	1	0.1%	4,000	0.02%	4,000	0.03%	190,000	0.004%
54 - 57	4	0.4%	6,193	0.04%	6,058	0.05%	378,500	0.01%
63 - 67 - 69	3	0.3%	63,640	0.38%	63,640	0.50%	2,496,600	0.05%
73	8	0.9%	17,700	0.11%	17,700	0.14%	4,052,000	0.08%
81	1	0.1%	2,000	0.01%	1,500	0.01%	181,000	0.003%
Total	895	100.0%	16,531,740	100.00%	12,797,671	100.00%	5,399,751,301	100.00%

<u>Postal code first digits</u>	Number of claims	Reimbursement provision (€)	Reimbursement provision after deductibles (€)	Sum Insured (€)
151	12	38,501	36,268	2,705,297
152	13	25,055	23,894	5,340,399
153	18	43,883	42,512	17,590,472
190	35	93,993	91,493	173,599,717
194	6	11,733	10,450	1,292,449
340	31	409,712	382,385	15,483,619
341	5	4,469	4,469	927,758
342	31	399,196	388,239	10,713,127
343	7	46,255	43,740	2,218,377
346	2	1,463	1,455	187,000
370	46	406,152	386,279	18,240,857
371	3	3,200	3,200	401,894
373	21	409,566	394,563	11,324,489
374	4	123,105	117,162	4,820,448
375	30	2,555,425	2,282,500	180,632,612
382	128	1,345,510	1,280,511	72,209,042
383	149	1,981,541	1,843,971	131,079,085
384	34	326,003	294,361	11,019,000
385	61	3,594,316	3,417,110	484,812,782

Postal code first digits	Number of claims		Reimbursement provision (€)		Reimbursement provision after deductibles (€)		Sum Insured (€)	
10-19	63	16.5%	148,803	20.16%	145,486	20.77%	1,305,793	30.57%
20	31	8.2%	45,194	6.12%	41,525	5.93%	301,135	7.05%
21 - 24	9	2.4%	14,262	1.93%	13,762	1.97%	110,339	2.58%
25	44	11.6%	57,296	7.76%	54,596	7.79%	502,439	11.76%
26	11	2.9%	18,163	2.46%	16,066	2.29%	116,791	2.73%
32	4	1.1%	22,648	3.07%	22,348	3.19%	33,094	0.77%
34	10	2.6%	12,072	1.64%	11,172	1.59%	87,363	2.05%
35 - 36	5	1.3%	4,097	0.56%	3,797	0.54%	38,691	0.91%
37	18	4.7%	32,903	4.46%	32,332	4.62%	142,466	3.33%
38	158	41.6%	340,205	46.09%	320,090	45.69%	1,450,730	33.96%
40 - 49	16	4.2%	25,296	3.43%	24,187	3.45%	115,614	2.71%
52 - 56	7	1.8%	10,661	1.44%	8,934	1.28%	45,580	1.07%
71 - 84	4	1.1%	6,500	0.88%	6,230	0.89%	21,964	0.51%
Total	380	100.0%	738,100	100.00%	700,526	100.00%	4,271,999	100.00%