

INTRODUCTION

Motor insurance statistical yearbook is issued once more in its new form, updated with the data for 2023. The supervision of the reform was made by the competent HAIC's Motor Insurance Committee in collaboration with HAIC's Research Department while data collection, processing and tabulation was performed by HAIC's M.I.S. Department.

The provided data allow the estimation of the technical basis of underwriting insurance (claims frequency, average claim cost) per vehicle use and insurance cover. The data are presented on a yearly basis and are aggregated while neither reference is made in relation to the commercial level of premium rates, nor to the general expenses of the insurance business.

The yearbook's new form is enriched with new data, such as the geographical distribution of claims indicators based on the insureds' postal addresses and features a better data presentation with the use of graphs. This yearbook provides useful and business relevant information to the members of the Association as well as an overview of Greece's Motor insurance branch to whom may be interested.

The yearbook is structured in four sections. In the first section, calendar year's 2023 claims are presented and analysed, as well as the relevant indicators which derive from their study (along with the latter's values during the last years). In the second section, the geographical distribution of claims is presented. In the third section, financial data of Motor insurance for fiscal year 2023 are recorded. In the fourth and last section, the evolution of claims per accident year is presented.

In this yearbook, full data are included for 29 Insurance Enterprises, whose total market share is estimated at 96%, which were active in Motor insurance in 2023. Their names can be found in the appendix.

It should be noted that this yearbook, which is available through HAIC's website (www1.eaee.gr), is open for further improvement, and therefore feedback would be valuable towards this scope.

Kind regards,

Zorbas Dimitrios
Chairman of Motor Insurance Committee

Elina Papaspyropoulou
Director General of HAIC

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EXECUTIVE SUMMARY

Motor insurance is one of the most important insurance branches in Greece. Motor insurance premium represents 40,6% of Non-life insurance business and 21,4% of the total premium (Life and Non-Life insurance), as of 2023. Total premium refers to gross direct premium written by Insurance Enterprises active in Greece either by establishment or through freedom of services and make use of HAIC services.

Total premium (as mentioned above) of motor insurance (which is reported in branches 3. Land vehicles and 10. Motor third party liability - MTPL) for 2023 was € 1,15 billion, increased by 4,43% compared to 2022. At the same period, total Non-life business recorded production of € 2,84 billion, increased by 10,95% over the previous year.

This Statistical Yearbook contains data for 29 insurance enterprises, which are estimated to accumulate 96% of the total motor insurance market for 2023.

The most important financial ratios about motor insurance for all insured vehicles and all covers, for the years 2022 and 2023, follow in the table below¹:

Accident year – first estimation	2022	2023
Claims frequency	9,96%	9,58%
Claims frequency – MTPL	7,15%	7,01%
Average claim (€)	1.210	1.265
Average claim (€) – MTPL	1.385	1.397

Financial year	2022	2023
Loss ratio	54,56%	61,27%
Loss ratio - MTPL	59,30%	70,36%

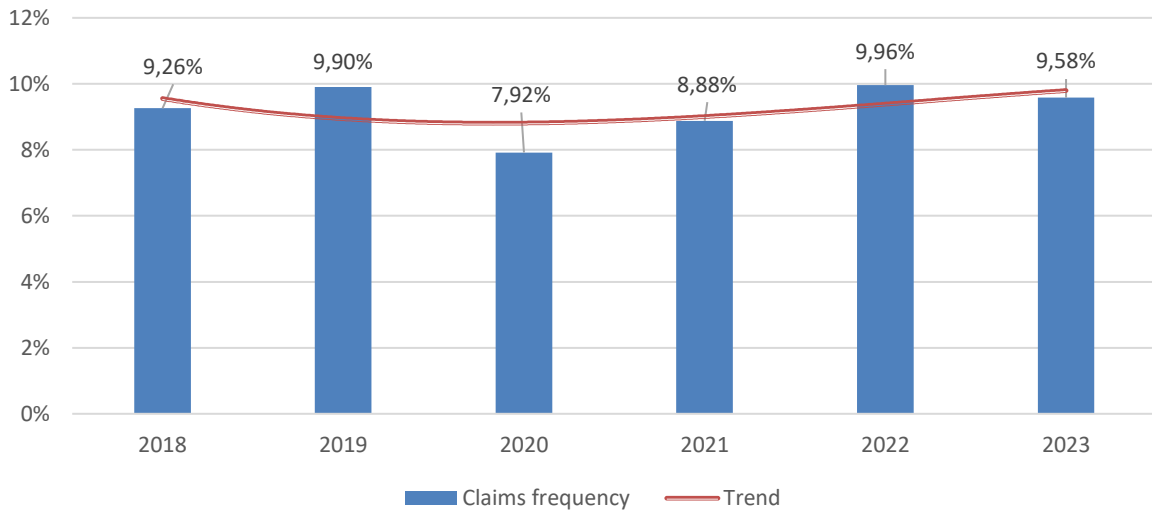
Actuarial estimation – ratio evolution	2022	2023
Loss ratio – MTPL (accident year) including actuarial/statistical reserves	78,63%	80,36%

The evolution of key indicators and their breakdown per vehicle category (according to the first estimation of the accident year), are shown in the following graphs:

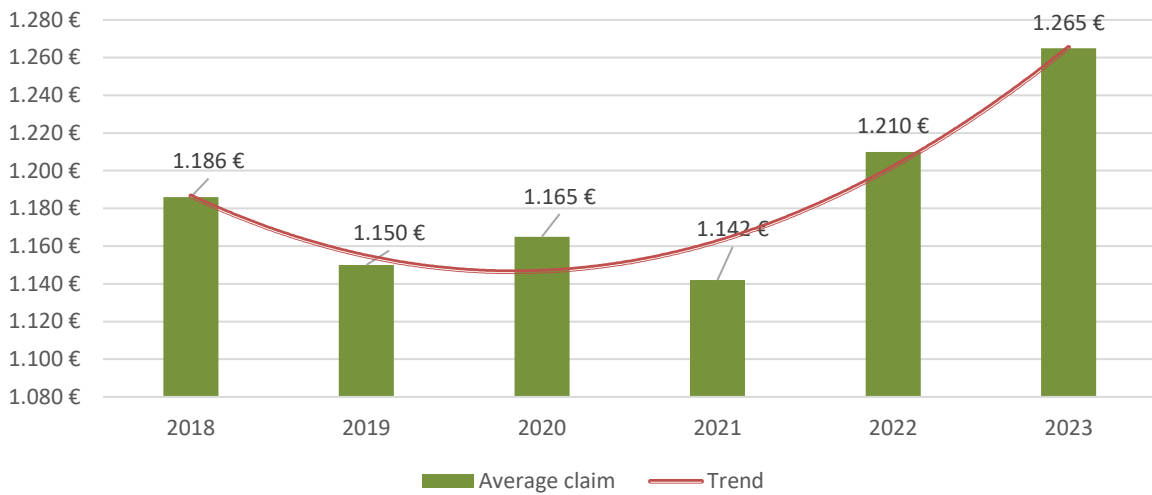
¹ The ratios' definitions can be found in the appendix.

1. Motor Insurance all covers

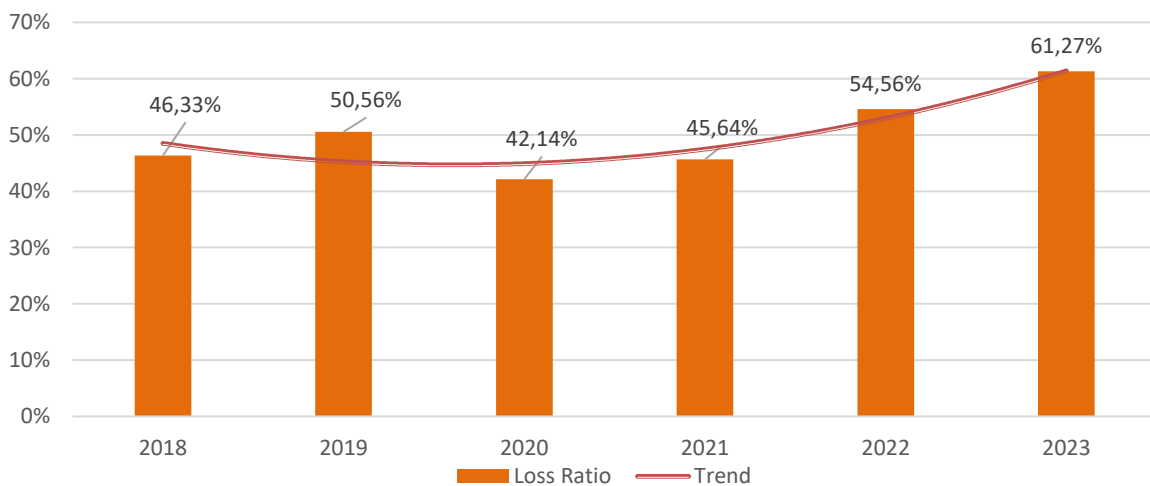
1.1 Claims frequency 2018- 2023 (accident year – first estimation)



1.2 Average claim 2018-2023 (€) (accident year – first estimation)

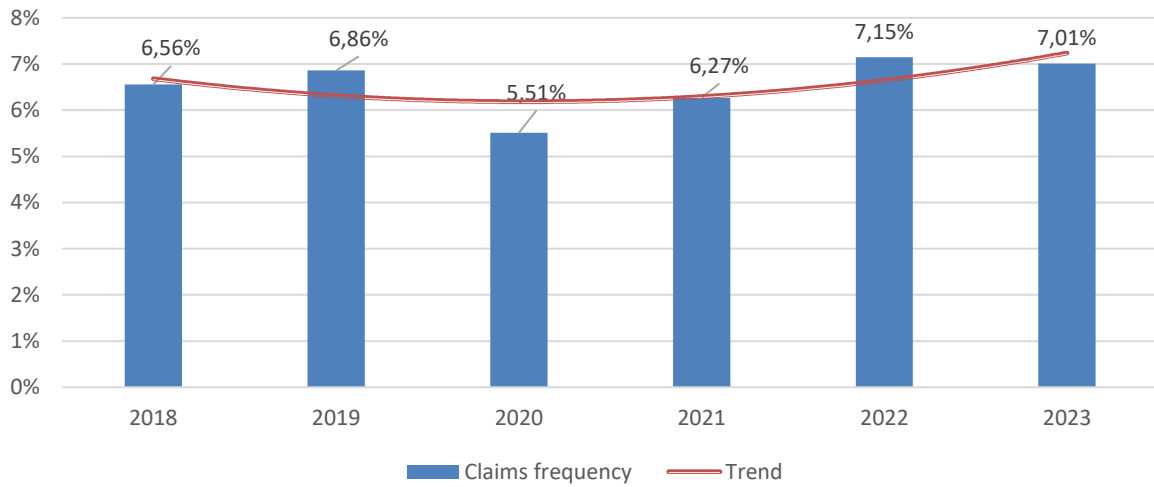


1.3 Loss Ratio 2018-2023 (financial year)

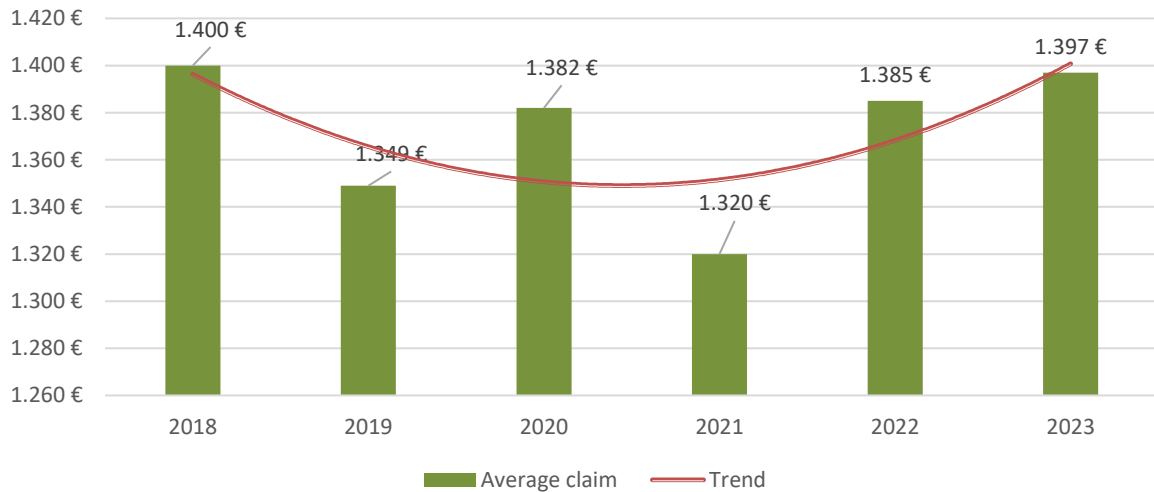


2. Motor third party liability (MTPL)

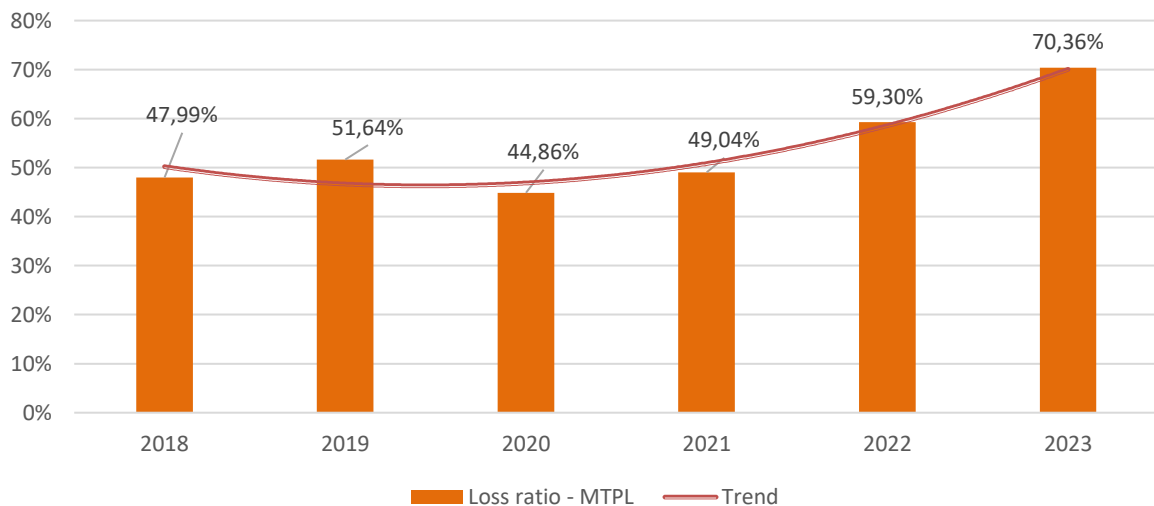
2.1 Claims frequency 2018 - 2023 (accident year – first estimation)



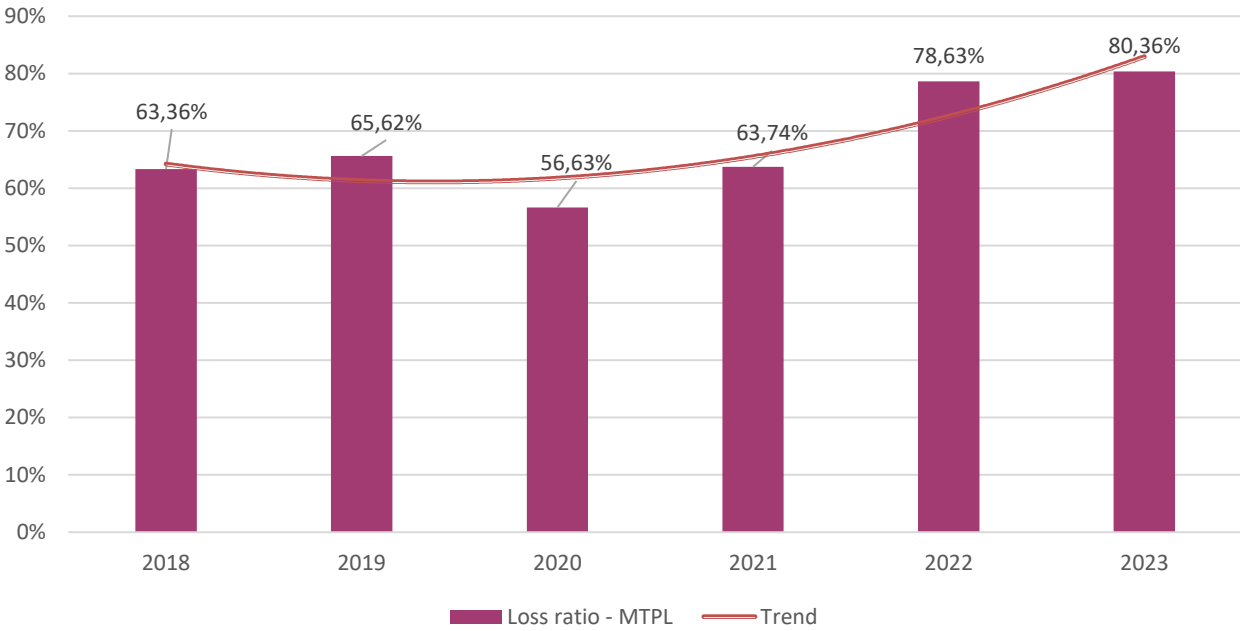
2.2 Average claim 2018-2023 (€) (accident year – first estimation)



2.3 Loss ratio - MTPL 2018-2023 (financial year)

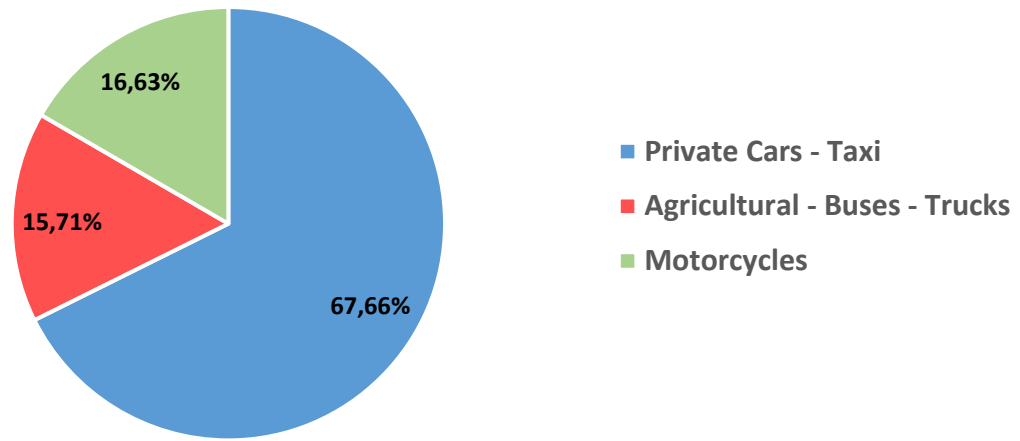


2.4 Loss ratio – MTPL 2018 - 2023 (accident year including actuarial/statistical reserves)

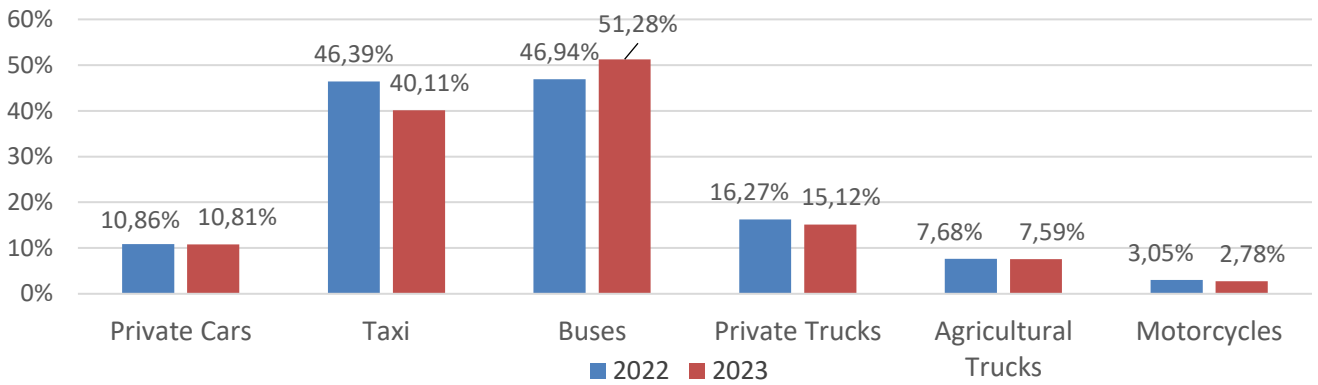


3. Analysis by type of insured vehicle

3.1 Insured vehicles 2023 by type



3.2 Frequency per type of vehicle (first year estimation)



MTPL Loss Ratio (financial year) for the main vehicle types and insurance covers

	Private cars	Private trucks	Agricultural private trucks	Taxi	Buses	Motorcycles	Total 2023	Total 2022
MTPL*	75,41	65	78,07	61,65	38,93	57,7	70,36	59,30
Fire	16,39	22,92	1,72	0,01	28,16	4,39	17,52	15,03
Theft	72,06	38,82	32,02	8,65	5,22	68,62	67,57	68,80
Own damages	66,73	69,32	205,81	268,48	182,96	23,84	66,63	74,55
Glass breakage	55,74	68,1	62,32	82,75	82,74	213,23	58,48	61,04
Other	16,44	8,51	6,79	19,7	35,21	1,27	13,75	12,51
Total 2023	64,49	58,23	68,47	60,15	41,61	47,26	61,27	54,56
Total 2022	56,17	56,40	52,37	53,60	46,25	43,76	54,56	

* Motor Third Party Liability

Key Figures and Indicators of Motor Insurance

		2022	2023	Δ	Δ (%)
Claims reported by accident year	Claims frequency per 100 vehicles (%)	9,96	9,58	-0,38	
	Claims frequency per 100 vehicles MTPL (%)	7,15	7,01	-0,14	
	Paid claims (current year) (€)	257.526.613	300.592.207	43.065.594	16,72
	MTPL Paid claims (current year) (€)	177.939.175	205.457.241	27.518.066	15,46
	Avg. claim cost, current year (Paid and OS) (€)	1.209,72	1.265,31	55,59	4,60
	Avg. claim cost, current year MTPL (paid and OS) (€)	1.385,40	1.397,49	12,09	0,87
Incurred Claims (Financial year)	Loss Ratio	54,56	61,27	6,71	
	Loss Ratio MTPL	59,30	70,36	11,06	
	Incurring Claims (€)	530.441.100	677.272.364	146.831.264	27,68
	Incurring Claims MTPL (€)	414.283.364	540.136.331	125.852.967	30,38
	Insurance enterprises participating in this yearbook	28	29		

SECTION A'

Number of vehicles insured and claims declared Underwriting year data

Basic Figures All Covers	2022	2023
	Number Of Vehicles	5.548.159
Claims Declared	552.647	603.476
Claims Amount (€)	668.547.438	763.585.647
Claims Frequency (%)	9,96	9,58
Average Claim Cost (€)	1.210	1.265

2023: Basic figures per vehicle type

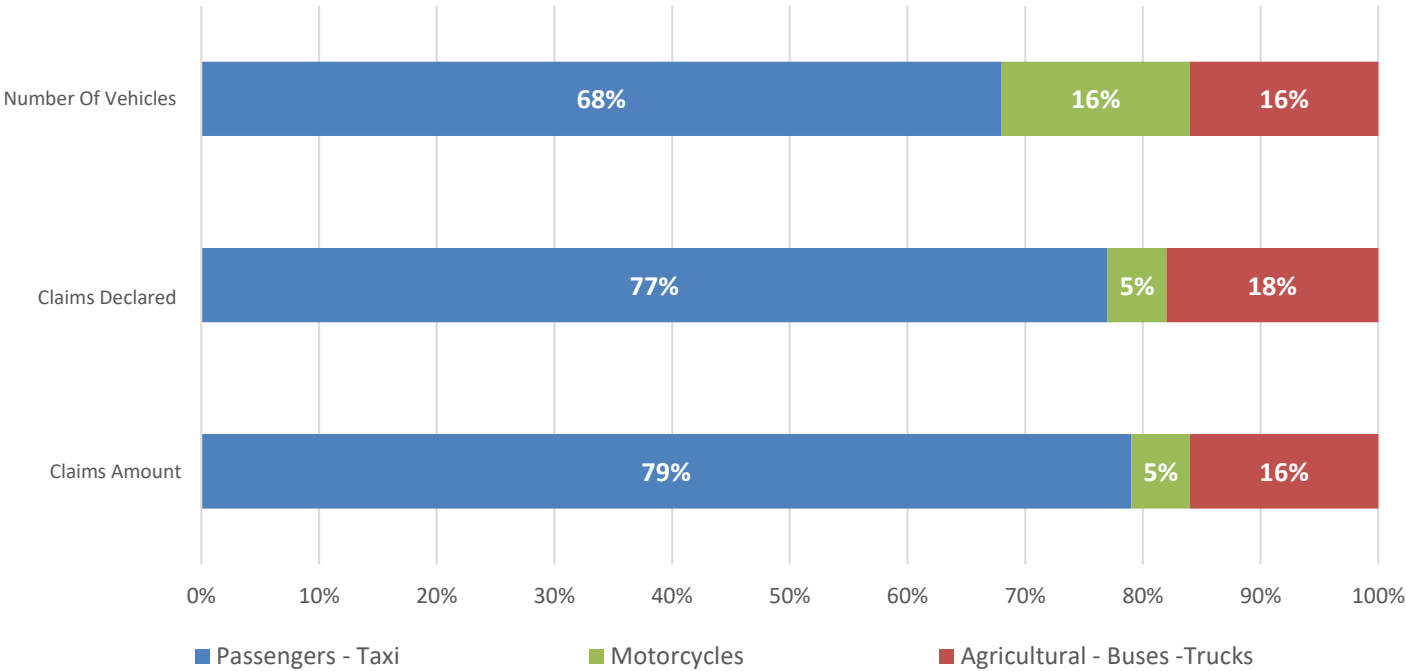


Table 1A - Insured Vehicle Count - Claim Frequency - Avg. Claim Cost per Vehicle Use

M.T.P.L.

Vehicle use	2021			2022			2023		
	Vehicle count	Claims frequency %	Average claim cost (€)	Vehicle count	Claims frequency %	Average claim cost (€)	Vehicle count	Claims frequency %	Average claim cost (€)
PASSENGER PRIVATE VEHICLES	3.733.931	6,63	1.347	3.794.710	7,50	1.406	4.102.551	7,63	1.440
PASSENGER PRIVATE VEHICLES (SPECIAL)	11.387	7,58	2.290	13.298	8,89	1.333	16.247	8,38	1.318
PASSENGER PRIVATE VEHICLES (RENTAL)	85.252	5,82	1.392	106.346	6,71	1.460	127.102	6,31	1.598
BUSES (ALL TYPES)	15.381	26,81	926	15.943	35,20	1.040	16.507	38,87	1.048
TAXIS	16.053	26,18	1.040	19.164	34,64	1.120	24.488	29,12	1.144
PRIVATE TRUCKS	322.645	11,13	1.189	330.249	12,29	1.271	385.337	11,50	1.237
PUBLIC TRUCKS	33.745	14,77	1.242	37.324	17,64	1.521	67.580	15,08	1.405
PRIVATE TRUCKS AGRICULTURAL	314.720	5,01	1.293	308.983	5,57	1.536	343.882	5,39	1.328
TOOLS	35.649	3,64	1.724	38.075	4,09	1.621	48.399	3,53	1.478
AGRICULTURAL TOOLS	83.354	1,15	1.375	83.708	1,35	1.145	120.172	1,22	1.462
MOTORCYCLES PRIVATE	777.341	2,55	1.315	793.240	3,00	1.326	1.030.816	2,73	1.313
MOTORCYCLES PRIVATE (RENTAL)	5.558	6,50	882	7.119	7,18	1.171	16.676	7,12	1.123
TOTAL	5.435.017	6,27	1.320	5.548.159	7,15	1.385	6.299.757	7,01	1.397

1. Previous years' data have not been recalculated after updates were received, but appear as recorded originally.

2. Ratio definitions can be found in the appendix.

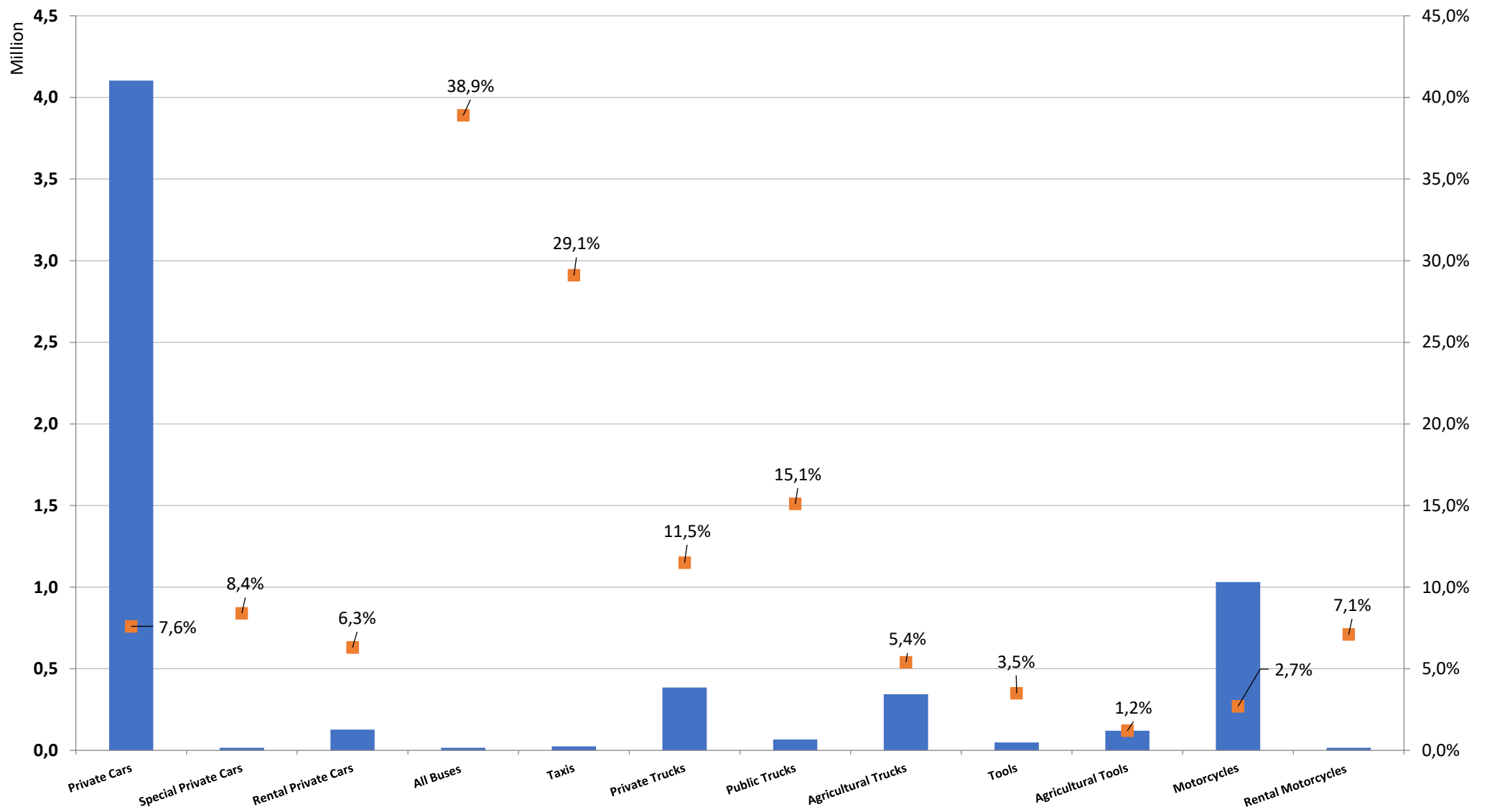


Figure 1 : MTPL - Number of vehicles and Claims frequency (2023)

■ Number of vehicles (Million) ■ Claims frequency

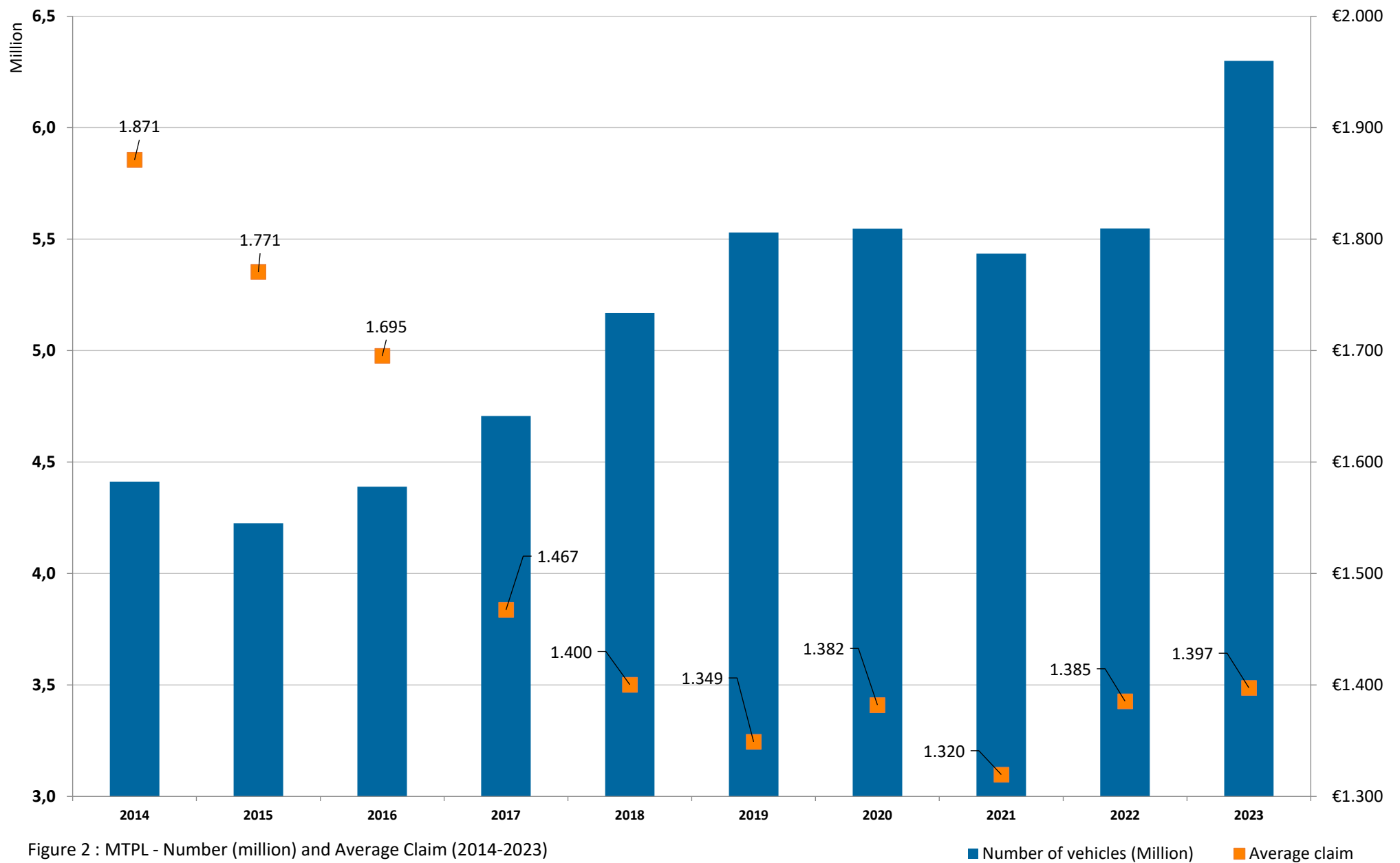


Figure 2 : MTPL - Number (million) and Average Claim (2014-2023)

■ Number of vehicles (Million) ■ Average claim

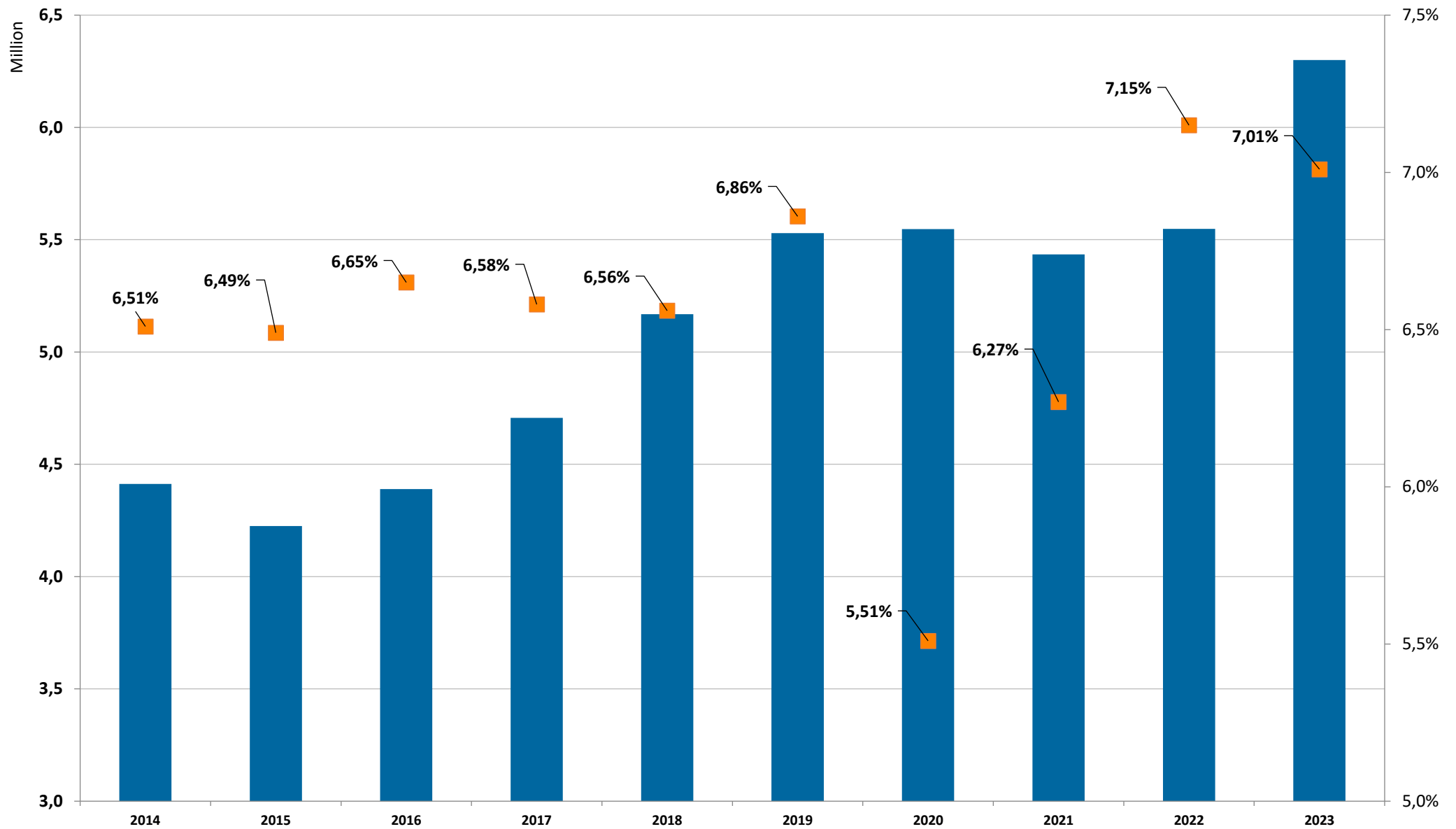


Figure 3 : MTPL - Number (million) and Claims Frequency (2014-2023)

■ Number of vehicles (Million) ■ Claims Frequency %

Table 1B - Insured Vehicle Count - Claim Frequency - Avg. Claim Cost per Vehicle Use

All covers

Vehicle use	2021			2022			2023		
	Vehicle count	Claims frequency %	Average claim cost (€)	Vehicle count	Claims frequency %	Average claim cost (€)	Vehicle count	Claims frequency %	Average claim cost (€)
PASSENGER PRIVATE VEHICLES	3.733.931	9,75	1.156	3.794.710	10,86	1.217	4.102.551	10,81	1.299
PASSENGER PRIVATE VEHICLES (SPECIAL)	11.387	11,32	1.735	13.298	13,33	1.143	16.247	12,57	1.142
PASSENGER PRIVATE VEHICLES (RENTAL)	85.252	7,18	1.311	106.346	8,74	1.370	127.102	7,94	1.538
BUSES (ALL TYPES)	15.381	35,87	902	15.943	46,94	1.027	16.507	51,28	1.032
TAXIS	16.053	33,07	892	19.164	46,39	921	24.488	40,11	926
PRIVATE TRUCKS	322.645	15,10	1.004	330.249	16,27	1.081	385.337	15,12	1.076
PUBLIC TRUCKS	33.745	16,28	1.160	37.324	19,36	1.434	67.580	16,59	1.319
PRIVATE TRUCKS AGRICULTURAL	314.720	7,17	1.023	308.983	7,68	1.224	343.882	7,59	1.078
TOOLS	35.649	4,94	1.385	38.075	5,48	1.369	48.399	4,86	1.235
AGRICULTURAL TOOLS	83.354	1,62	1.070	83.708	1,96	961	120.172	1,69	1.196
MOTORCYCLES PRIVATE	777.341	2,60	1.377	793.240	3,05	1.397	1.030.816	2,78	1.391
MOTORCYCLES PRIVATE (RENTAL)	5.558	6,50	884	7.119	7,18	1.171	16.676	7,12	1.132
TOTAL	5.435.017	8,88	1.142	5.548.159	9,96	1.210	6.299.757	9,58	1.265

1. Previous years' data have not been recalculated after updates were received, but appear as recorded originally.

2. Ratio definitions can be found in the appendix.

Table 2A - Amount and Count Analysis of Declared Claims Per Vehicle Use

2023

Vehicle use	Material Damages		Bodily Injuries		M.T.P.L.	
	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)
PASSENGER PRIVATE VEHICLES	312.813	310.903.646	11.717	139.839.152	312.975	450.742.798
PASSENGER PRIVATE VEHICLES (SPECIAL)	1.363	1.209.729	29	585.409	1.362	1.795.137
PASSENGER PRIVATE VEHICLES (RENTAL)	8.022	8.885.818	366	3.926.243	8.018	12.812.062
BUSES (ALL TYPES)	6.221	5.226.766	308	1.497.761	6.416	6.724.527
TAXIS	7.076	6.236.836	349	1.923.121	7.132	8.159.958
PRIVATE TRUCKS	44.387	42.513.383	842	12.312.126	44.331	54.825.509
PUBLIC TRUCKS	10.216	11.217.622	136	3.091.605	10.188	14.309.227
PRIVATE TRUCKS AGRICULTURAL	18.545	18.573.798	349	6.020.070	18.524	24.593.868
TOOLS	1.722	1.835.019	26	692.329	1.710	2.527.348
AGRICULTURAL TOOLS	1.473	1.556.912	23	592.943	1.470	2.149.855
MOTORCYCLES PRIVATE	27.651	22.581.777	1.565	14.392.099	28.154	36.973.876
MOTORCYCLES PRIVATE (RENTAL)	1.168	1.168.255	47	164.973	1.187	1.333.228
TOTAL	440.657	431.909.562	15.757	185.037.830	441.467	616.947.392

Claim Count = No. of paid claims declared within the year + no. of outstanding claims declared within the year

Claim Amount= Amount of paid claims declared within the year + amount of outstanding claims declared within the year

Claim counts cannot be summed horizontally as one claim can activate more than one insurance cover

Table 2B - Amount and Count Analysis of Declared Claims Per Vehicle Use

2023

Vehicle use	Fire		Theft		Own Damages	
	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)
PASSENGER PRIVATE VEHICLES	532	2.545.458	10.227	37.325.238	16.963	36.564.587
PASSENGER PRIVATE VEHICLES (SPECIAL)	2	4.048	21	51.000	87	216.563
PASSENGER PRIVATE VEHICLES (RENTAL)	10	256.958	106	442.306	490	1.172.385
BUSES (ALL TYPES)	27	156.383	19	47.891	157	271.228
TAXIS	0	0	10	6.310	5	10.354
PRIVATE TRUCKS	34	176.840	395	1.358.872	830	1.850.288
PUBLIC TRUCKS	3	24.014	1	44	11	22.350
PRIVATE TRUCKS AGRICULTURAL	6	29.429	82	271.310	179	881.592
TOOLS	3	25.093	1	532	4	38.763
AGRICULTURAL TOOLS	7	39.025	0	0	0	0
MOTORCYCLES PRIVATE	10	28.119	315	2.547.587	26	57.123
MOTORCYCLES PRIVATE (RENTAL)	0	0	0	0	0	0
TOTAL	634	3.285.367	11.177	42.051.090	18.752	41.085.233

Claim Count = No. of paid claims declared within the year + no. of outstanding claims declared within the year

Claim Amount= Amount of paid claims declared within the year + amount of outstanding claims declared within the year

Claim counts cannot be summed horizontally as one claim can activate more than one insurance cover

Table 2C - Amount and Count Analysis of Declared Claims Per Vehicle Use

2023

Vehicle use	Glass Break		Other Covers		All Covers	
	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)	Claims Count	Claims Amount (€)
PASSENGER PRIVATE VEHICLES	98.156	30.063.529	10.087	18.580.150	443.287	575.821.760
PASSENGER PRIVATE VEHICLES (SPECIAL)	557	202.651	34	61.771	2.042	2.331.172
PASSENGER PRIVATE VEHICLES (RENTAL)	1.484	501.335	83	338.806	10.095	15.523.850
BUSES (ALL TYPES)	1.635	1.272.118	284	261.156	8.464	8.733.302
TAXIS	2.617	749.182	72	170.898	9.822	9.096.702
PRIVATE TRUCKS	12.595	3.535.146	359	912.023	58.260	62.658.678
PUBLIC TRUCKS	903	327.203	110	101.429	11.209	14.784.267
PRIVATE TRUCKS AGRICULTURAL	7.142	1.924.583	183	435.186	26.091	28.135.968
TOOLS	615	234.378	23	81.917	2.354	2.908.031
AGRICULTURAL TOOLS	540	227.193	13	9.789	2.029	2.425.862
MOTORCYCLES PRIVATE	6	6.554	157	208.593	28.636	39.821.851
MOTORCYCLES PRIVATE (RENTAL)	0	0	0	10.976	1.187	1.344.204
TOTAL	126.250	39.043.872	11.405	21.172.694	603.476	763.585.647

Claim Count = No. of paid claims declared within the year + no. of outstanding claims declared within the year

Claim Amount= Amount of paid claims declared within the year + amount of outstanding claims declared within the year

Claim counts cannot be summed horizontally as one claim can activate more than one insurance cover

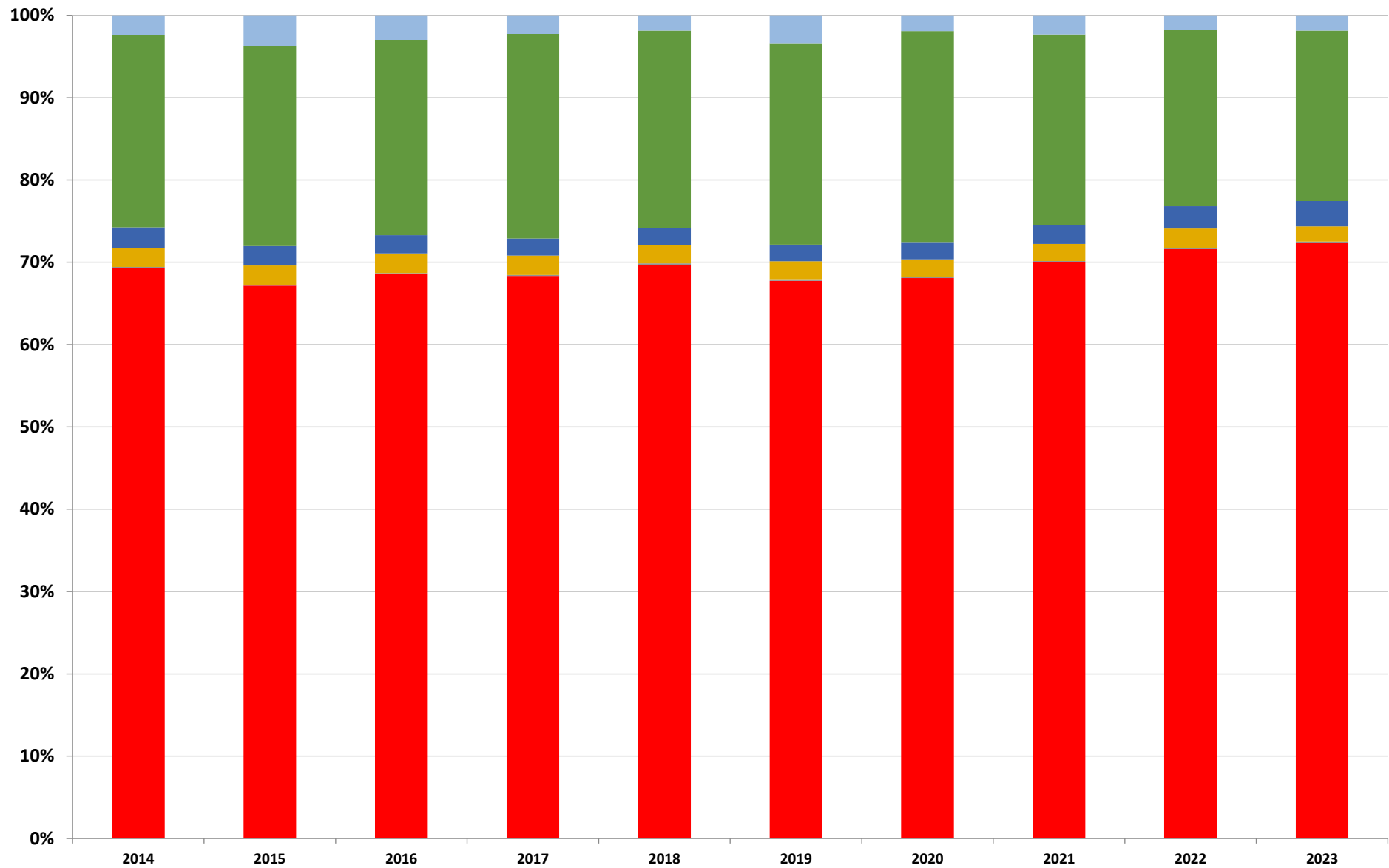


Figure 4: Claims number, distribution per cover

■ M.T.P.L. ■ Fire ■ Theft ■ Own Damages ■ Glass Break ■ Other Covers

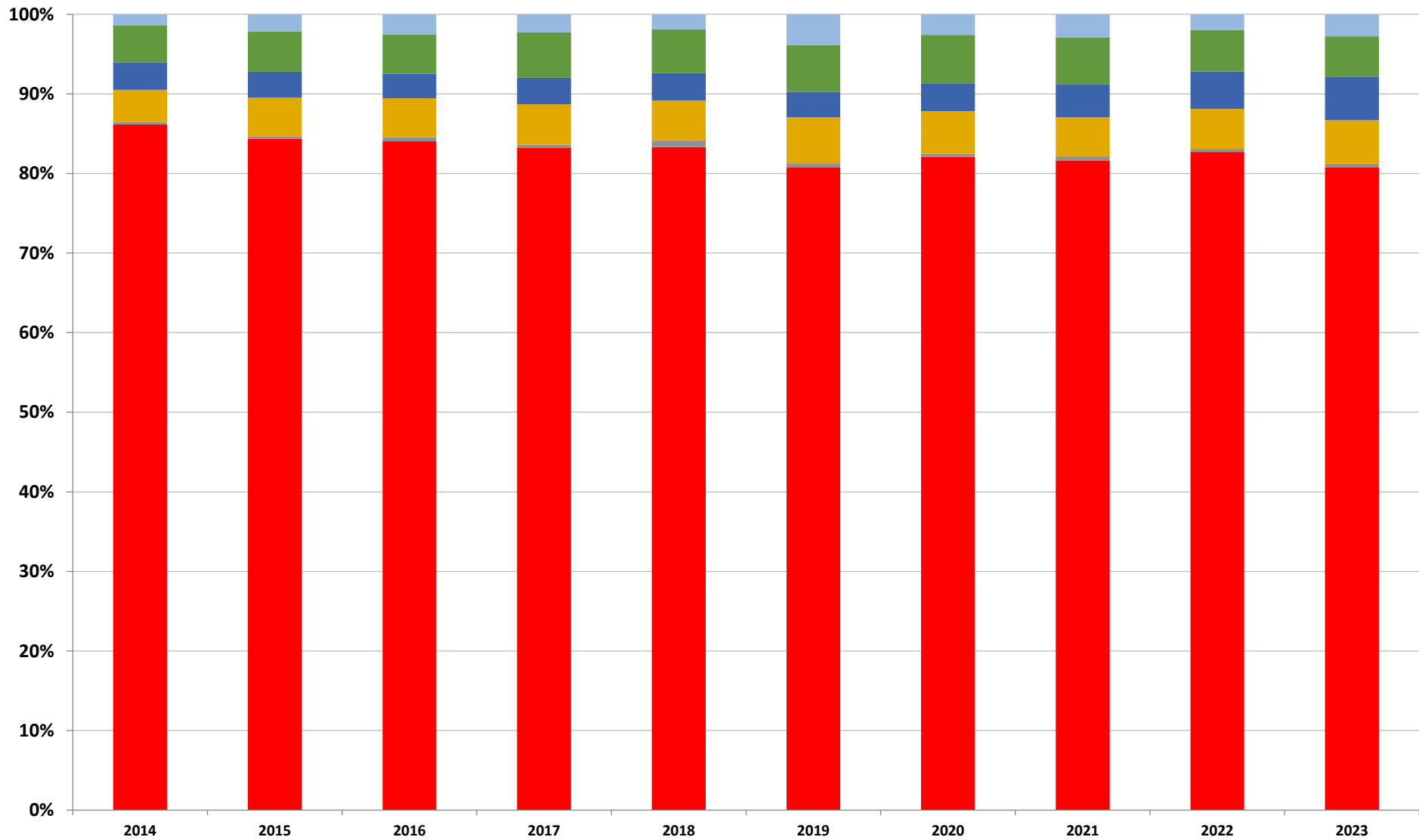


Figure 5 : Amount of claims, distribution per cover

■ M.T.P.L. ■ Fire ■ Theft ■ Own Damages ■ Glass Break ■ Other Covers

Table 3A - Claims frequency per Vehicle Use and Cover - (%)

2023

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	7,62	0,29	7,63	0,04	0,72	3,74	3,52	0,15	10,81
PASSENGER PRIVATE VEHICLES (SPECIAL)	8,38	0,18	8,38	0,05	0,57	6,48	5,81	0,15	12,57
PASSENGER PRIVATE VEHICLES (RENTAL)	6,31	0,29	6,31	0,04	0,61	5,69	4,34	0,06	7,94
BUSES (ALL TYPES)	37,69	1,87	38,87	0,21	0,20	149,52	18,94	1,12	51,28
TAXIS	28,90	1,43	29,12	0,00	0,55	13,89	12,01	0,27	40,11
PRIVATE TRUCKS	11,50	0,22	11,50	0,05	0,66	8,12	5,73	0,08	15,12
PUBLIC TRUCKS	15,08	0,20	15,08	0,07	0,05	3,72	6,17	0,21	16,59
PRIVATE TRUCKS AGRICULTURAL	5,39	0,10	5,39	0,02	0,29	1,10	4,86	0,05	7,59
TOOLS	3,53	0,05	3,53	0,09	0,03	1,61	8,06	0,06	4,86
AGRICULTURAL TOOLS	1,22	0,02	1,22	0,49	0,00	0,00	9,50	0,01	1,69
MOTORCYCLES PRIVATE	2,68	0,15	2,73	0,03	1,17	3,23	3,11	0,02	2,78
MOTORCYCLES PRIVATE (RENTAL)	7,00	0,28	7,12	0,00	0,00	0,00	0,00	0,00	7,12
ALL VEHICLES	6,99	0,25	7,01	0,04	0,71	3,82	3,88	0,13	9,58

Current year claims

Table 3B - Average Claim Cost per Vehicle Use and Cover - (€)

2023

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	994	11.935	1.440	4.785	3.650	2.156	306	1.842	1.299
PASSENGER PRIVATE VEHICLES (SPECIAL)	888	20.187	1.318	2.024	2.429	2.489	364	1.817	1.142
PASSENGER PRIVATE VEHICLES (RENTAL)	1.108	10.727	1.598	25.696	4.173	2.393	338	4.082	1.538
BUSES (ALL TYPES)	840	4.863	1.048	5.792	2.521	1.728	778	920	1.032
TAXIS	881	5.510	1.144	0	631	2.071	286	2.374	926
PRIVATE TRUCKS	959	14.622	1.237	5.201	3.440	2.229	281	2.540	1.076
PUBLIC TRUCKS	1.101	22.732	1.405	8.005	44	2.032	362	922	1.319
PRIVATE TRUCKS AGRICULTURAL	1.003	17.249	1.328	4.905	3.309	4.925	269	2.378	1.078
TOOLS	1.073	26.628	1.478	8.364	532	9.691	381	3.562	1.235
AGRICULTURAL TOOLS	1.059	25.780	1.462	5.575	0	0	421	753	1.196
MOTORCYCLES PRIVATE	817	9.196	1.313	2.812	8.088	2.197	1.092	1.329	1.391
MOTORCYCLES PRIVATE (RENTAL)	1.000	3.510	1.123	0	0	0	0	0	1.132
ALL VEHICLES	980	11.743	1.397	5.182	3.762	2.191	309	1.856	1.265

Current year claims



Figure 6: Claims frequency - Passenger private vehicles

■ Glass Break
 ■ Bodily Injuries
 ■ Material Damages
 ◆ Theft
 ■ All Covers

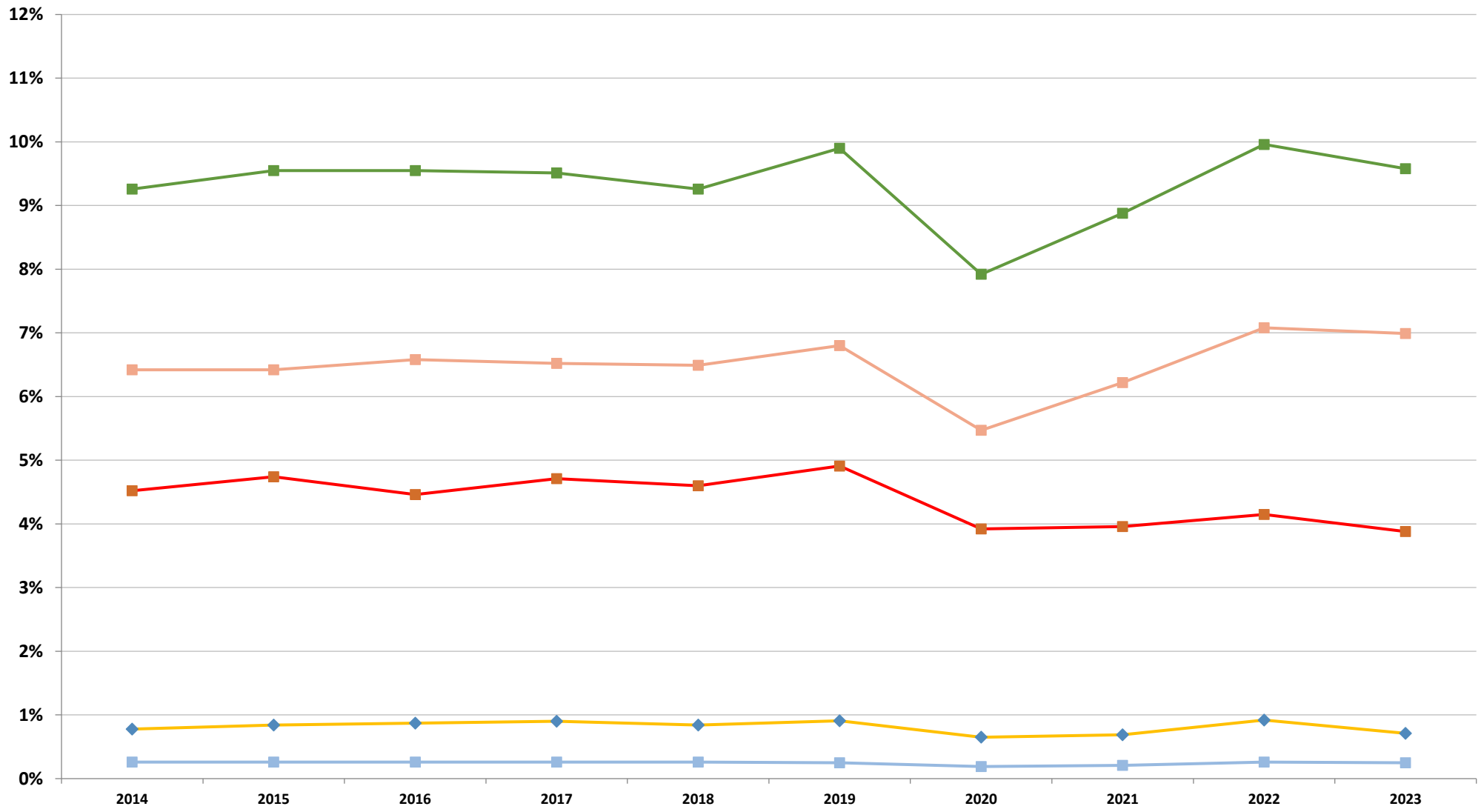


Figure 7: Claims frequency - All vehicles

■ Glass Break
 ■ Bodily Injuries
 ■ Material Damages
 ■ Theft
 ■ All Covers

Table 4 - Average Claim Cost analysis per Cover (€) - All vehicles

Cover	2021			2022			2023		
	Paid claims	Outstanding claims	Total claims	Paid claims	Outstanding claims	Total claims	Paid claims	Outstanding claims	Total claims
Material damages	910	877	891	983	901	936	1.035	939	980
Bodily injuries	3.880	14.561	12.488	3.932	14.188	12.335	3.819	13.525	11.743
Motor Third Party Liability	972	1.589	1.320	1.046	1.640	1.385	1.098	1.618	1.397
All covers	796	1.570	1.142	860	1.623	1.210	959	1.597	1.265

Table 5A - Distribution (%) of MTPL material damages

MTPL / Material Damages

AMOUNT OF SETTLEMENT		2021		2022		2023	
		Amount	Count	Amount	Count	Amount	Count
0	100 €	0,75	5,95	0,72	6,37	0,62	5,38
101 €	300 €	4,65	15,26	3,19	11,39	2,44	9,02
301 €	600 €	4,43	7,20	5,55	11,31	6,07	13,22
601 €	1.000 €	50,91	57,59	45,51	52,58	43,33	52,77
1.001 €	1.500 €	9,60	6,63	13,29	10,02	13,04	10,44
1.501 €	2.000 €	5,49	2,55	5,62	2,81	6,16	3,14
2.001 €	3.000 €	6,67	2,20	6,17	2,17	5,99	2,16
3.001 €	4.000 €	4,59	1,15	7,32	1,93	8,03	2,24
4.001 €	5.000 €	3,32	0,66	2,44	0,48	2,51	0,52
5.001 €	6.500 €	1,96	0,29	2,25	0,35	2,38	0,39
6.501 €	8.000 €	1,41	0,17	1,50	0,19	1,72	0,23
8.001 €	10.000 €	1,21	0,12	1,51	0,15	1,69	0,18
10.001 €	20.000 €	3,01	0,21	3,00	0,20	3,51	0,25
20.001 €	50.000 €	1,20	0,04	1,25	0,04	1,61	0,06
50.001 €	100.000 €	0,36	0,00	0,34	0,01	0,27	0,00
100.001 €	500.000 €	0,47	0,00	0,35	0,00	0,33	0,00
500.001 €	1.000.000 €	0,00	0,00	0,00	0,00	0,30	0,00
≥	1.000.001 €	0,00	0,00	0,00	0,00	0,00	0,00
Total		100	100	100	100	100	100

1. Previous years' data have not been recalculated after updates were received, but appear as recorded originally

2. Ratio definitions can be found in the appendix

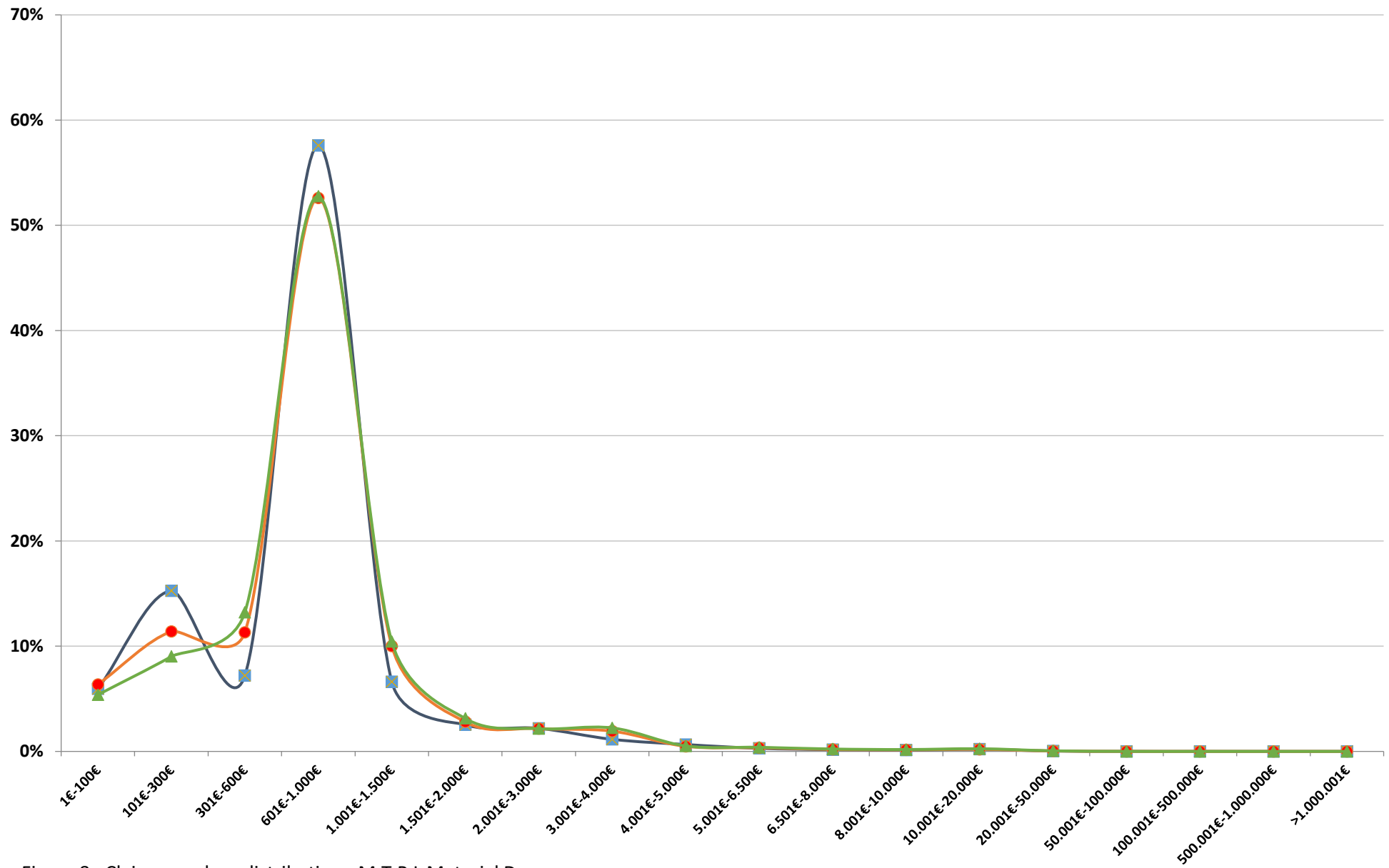


Figure 8 : Claims number, distribution - M.T.P.L Material Damages

—■— 2021 —●— 2022 —▲— 2023

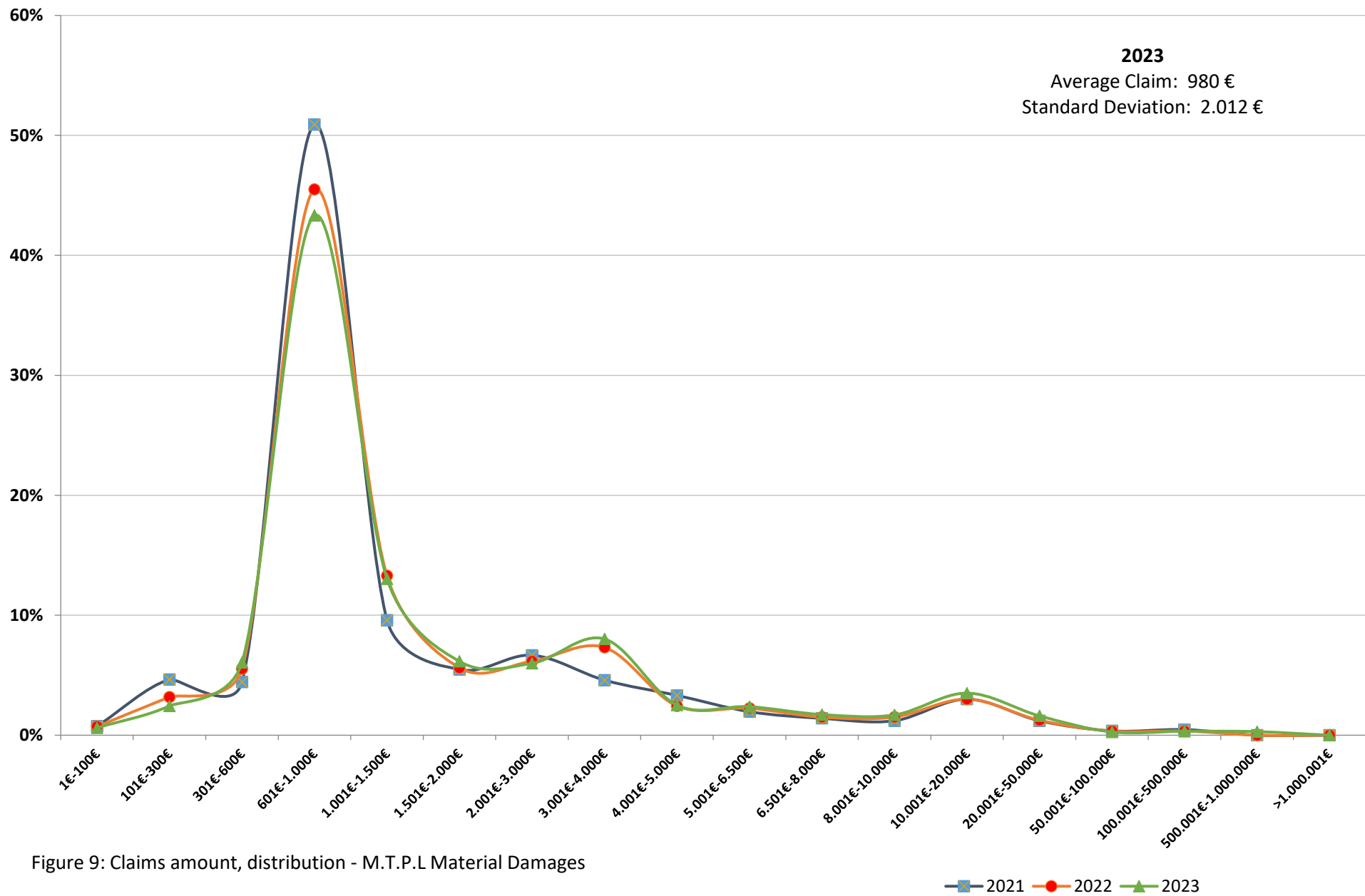


Figure 9: Claims amount, distribution - M.T.P.L. Material Damages

Table 5B - Distribution (%) of MTPL bodily injuries

MTPL / Bodily Injuries

AMOUNT OF SETTLEMENT		2021		2022		2023	
		Amount	Count	Amount	Count	Amount	Count
0	300 €	0,36	22,97	0,31	19,85	0,28	19,64
301 €	1.000 €	1,40	19,63	1,39	22,39	1,21	17,62
1.001 €	2.000 €	1,78	11,39	1,47	9,86	1,91	12,74
2.001 €	3.000 €	1,03	4,11	0,87	3,59	1,03	4,32
3.001 €	4.000 €	1,56	4,46	1,25	3,83	1,29	3,93
4.001 €	6.000 €	5,13	10,78	4,57	10,26	5,50	12,12
6.001 €	8.000 €	4,26	6,06	4,95	7,32	5,00	7,29
8.001 €	12.000 €	6,46	6,98	5,59	6,35	6,64	7,39
12.001 €	16.000 €	4,01	2,89	5,68	4,28	4,92	3,63
16.001 €	20.000 €	2,47	1,40	2,63	1,52	2,99	1,70
20.001 €	30.000 €	6,84	2,93	10,18	4,45	7,69	3,39
30.001 €	50.000 €	13,14	3,14	12,88	3,18	12,44	3,33
50.001 €	75.000 €	5,74	1,01	5,05	0,92	3,93	0,71
75.001 €	100.000 €	3,65	0,43	3,34	0,42	2,53	0,31
100.001 €	150.000 €	4,45	0,39	4,15	0,37	3,98	0,35
150.001 €	200.000 €	6,54	0,39	5,27	0,34	8,74	0,53
200.001 €	250.000 €	6,66	0,31	8,64	0,42	7,70	0,36
250.001 €	300.000 €	8,90	0,33	6,03	0,24	6,37	0,24
300.001 €	400.000 €	8,05	0,25	9,70	0,31	7,57	0,23
400.001 €	500.000 €	3,11	0,07	2,26	0,06	2,85	0,07
500.001 €	750.000 €	3,90	0,07	1,62	0,03	4,53	0,08
750.001 €	1.000.000 €	0,56	0,01	1,41	0,02	0,90	0,01
≥	1.000.001 €	0,00	0,00	0,75	0,01	0,00	0,00
Total		100	100	100	100	100	100

1. Previous years' data have not been recalculated after updates were received, but appear as recorded originally

2. Ratio definitions can be found in the appendix

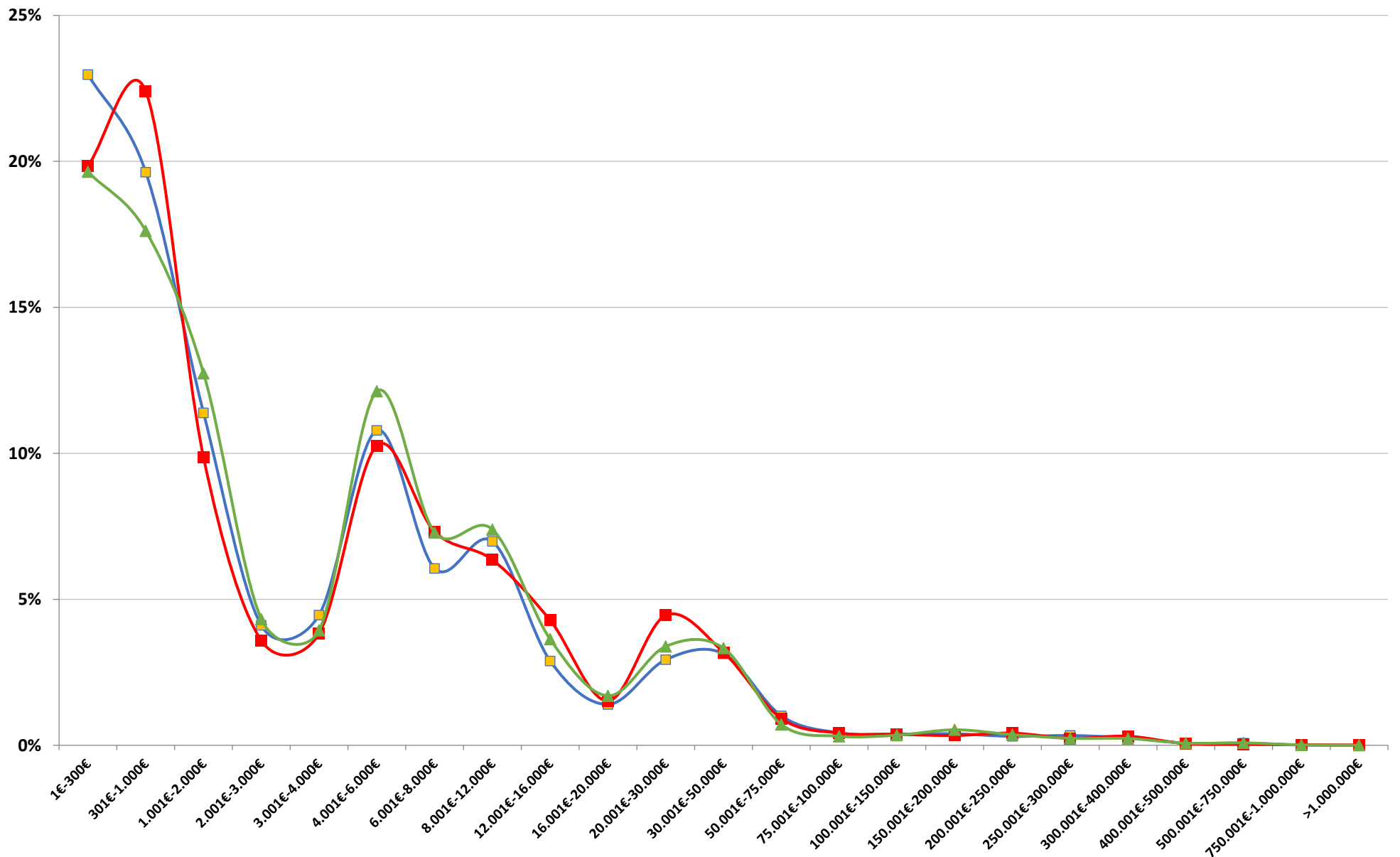


Figure 10: Claims number, distribution - M.T.P.L Bodily Injuries

—■— 2021 —■— 2022 —▲— 2023

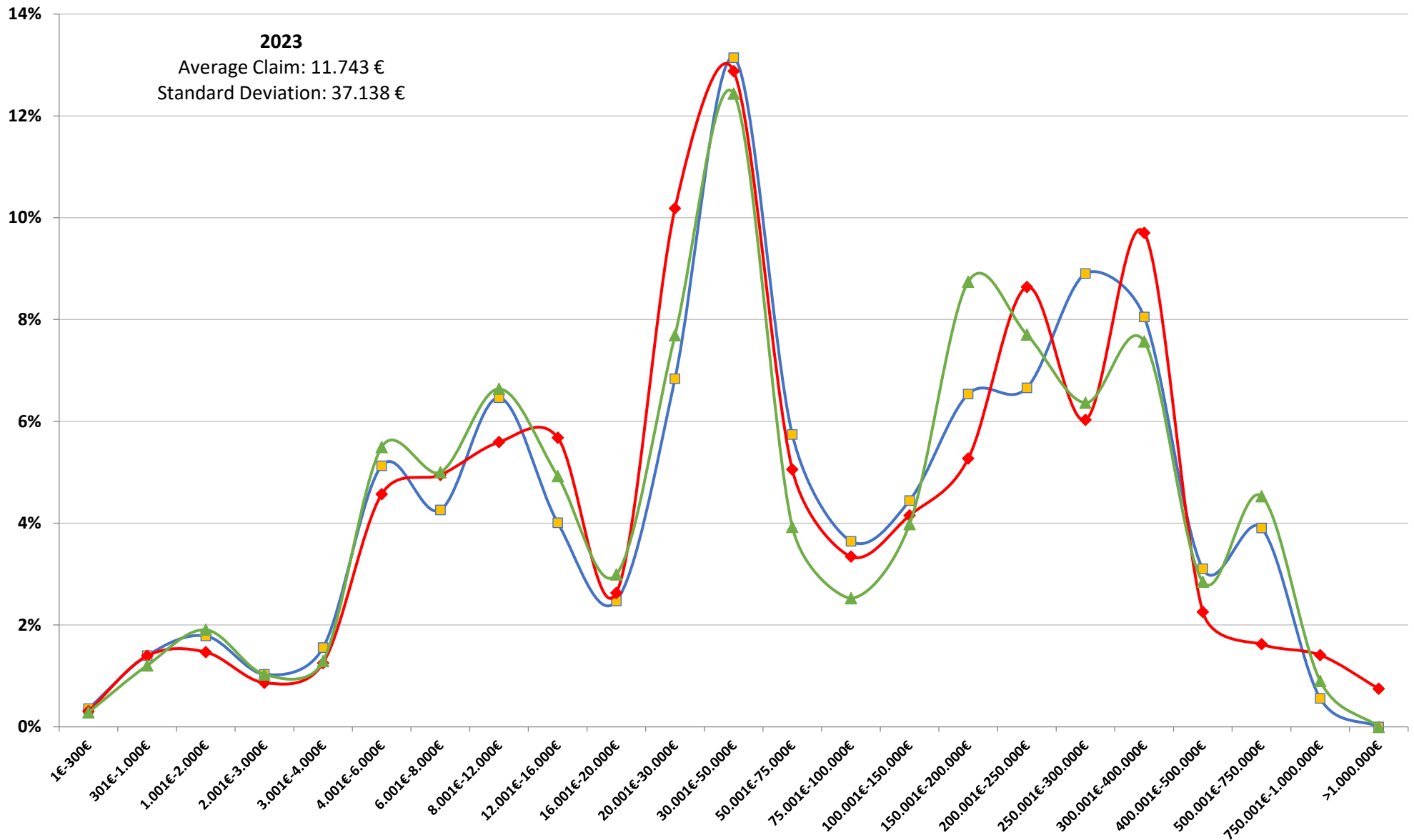


Figure 11: Claims amount, distribution - M.T.P.L. Bodily Injuries

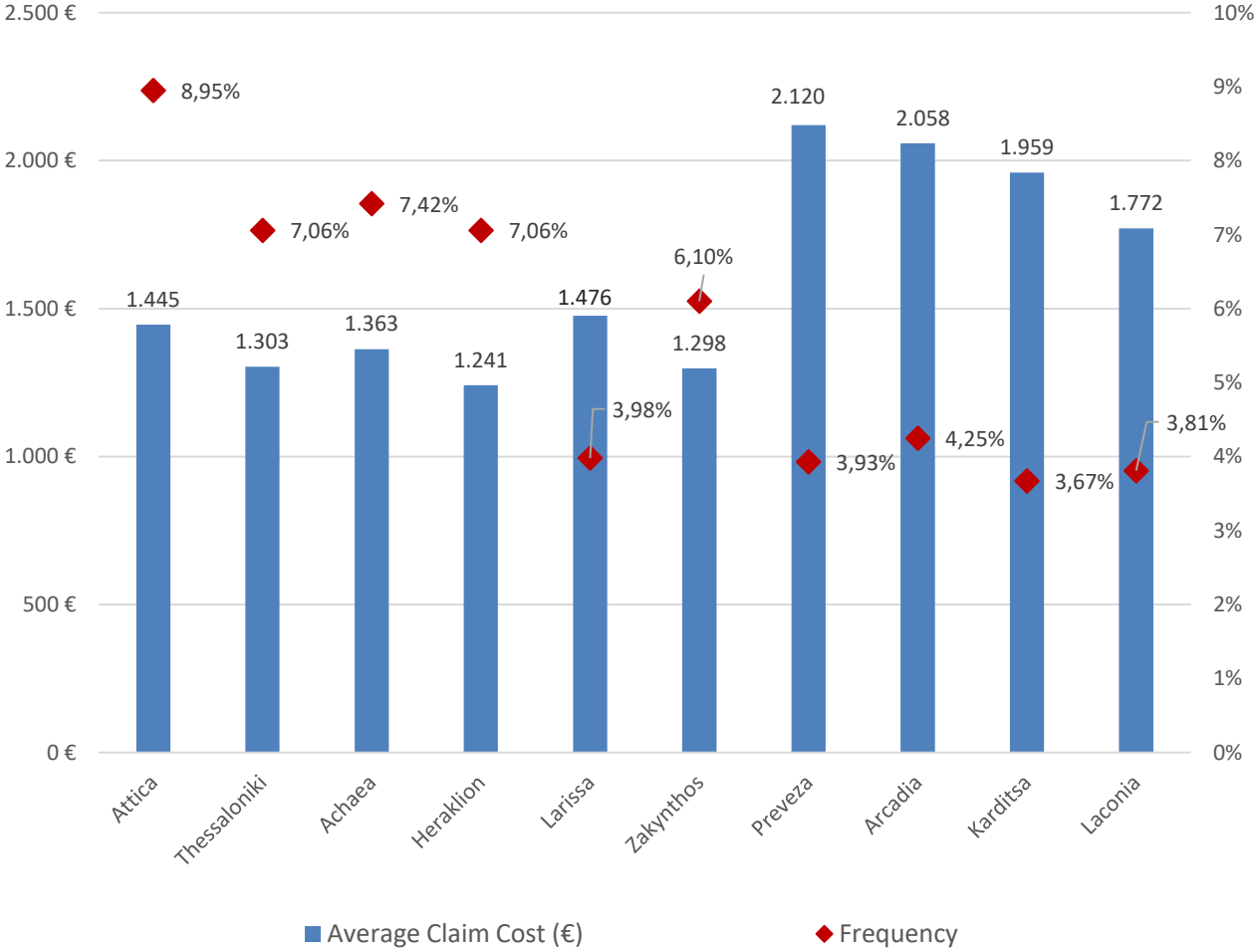
—■— 2021 —◆— 2022 —▲— 2023

SECTION B'

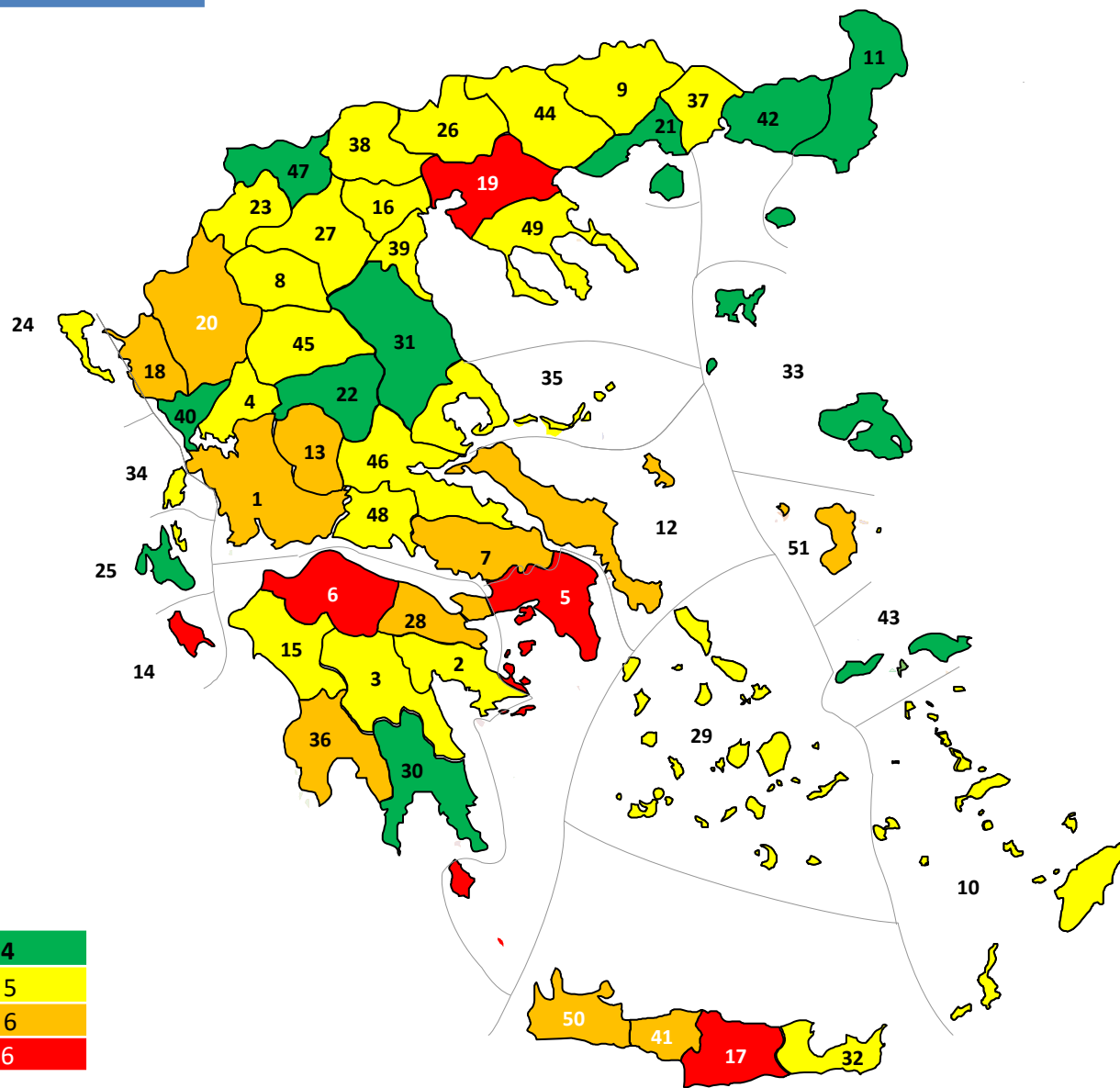
Geographical distribution: Frequency and average claim cost for MTPL by prefecture

2023 MTPL	Claims Frequency %	Average Claim Cost (€)
Country Total	7,01	1.397
Max Value (Prefecture)	8,95 (Attica)	2.120 (Preveza)
Min Value (Prefecture)	2,74 (Samos)	1.010 (Fokida)

2023: Geographical distribution by prefecture

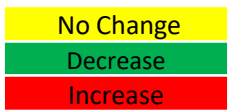
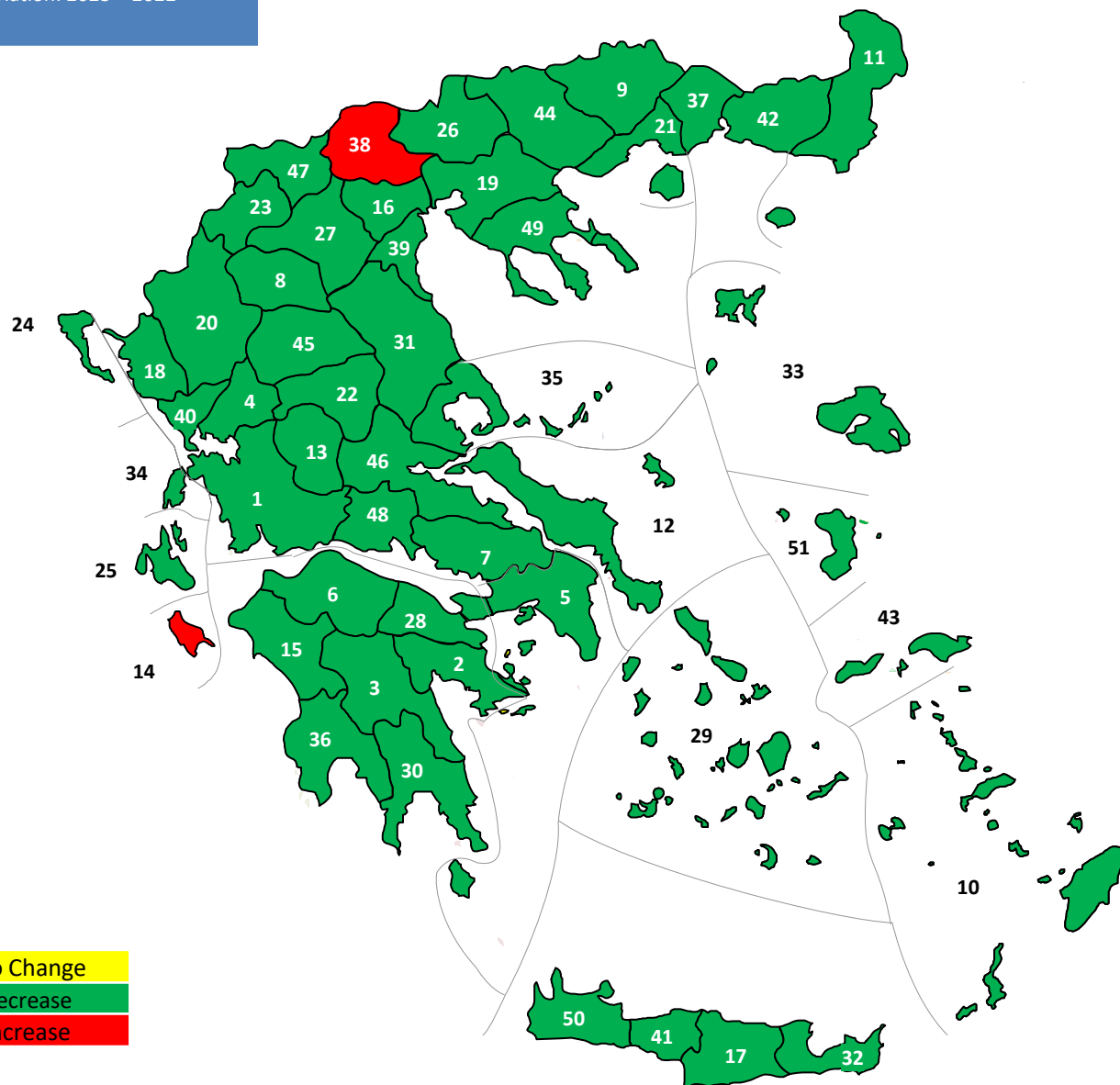


Graph 12:
Claims Frequency by prefecture



A/A	Prefecture	VALUE
1	AETOLOACARNANIA	5,14
2	ARGOLIDA	4,47
3	ARCADIA	4,25
4	ARTA	4,61
5	ATTICA	8,95
6	ACHAEA	7,42
7	BOEOTIA	5,17
8	GREVENA	4,01
9	DRAMA	4,65
10	DODECANESE	4,06
11	EVROS	3,81
12	EUBOEA	5,77
13	EVRYTANIA	5,02
14	ZAKYNTHOS	6,10
15	ELIA	4,76
16	IMATHIA	4,69
17	HERAKLION	7,06
18	THESPROTIA	5,02
19	THESSALONIKI	7,06
20	IOANNINA	6,00
21	KAVALA	3,81
22	KARDITSA	3,67
23	KASTORIA	4,34
24	CORFU (KERKYRA)	4,54
25	CEPHALONIA	3,30
26	KILKIS	4,79
27	KOZANI	4,39
28	CORINTHIA	5,13
29	CYCLADES	4,56
30	LACONIA	3,81
31	LARISSA	3,98
32	LASITHI	4,86
33	LESBOS	3,50
34	LEFKADA	4,14
35	MAGNESIA	4,66
36	MESSENIA	5,42
37	XANTHI	4,25
38	PELLA	4,60
39	PIERIA	4,40
40	PREVEZA	3,93
41	RETHYMNO	5,93
42	RHODOPE	3,57
43	SAMOS	2,74
44	SERRES	4,34
45	TRIKALA	4,04
46	PHTHIOTIS	4,29
47	FLORINA	3,88
48	PHOCIS	4,48
49	CHALKIDIKI	4,29
50	CHANIA	5,93
51	CHIOS	5,38

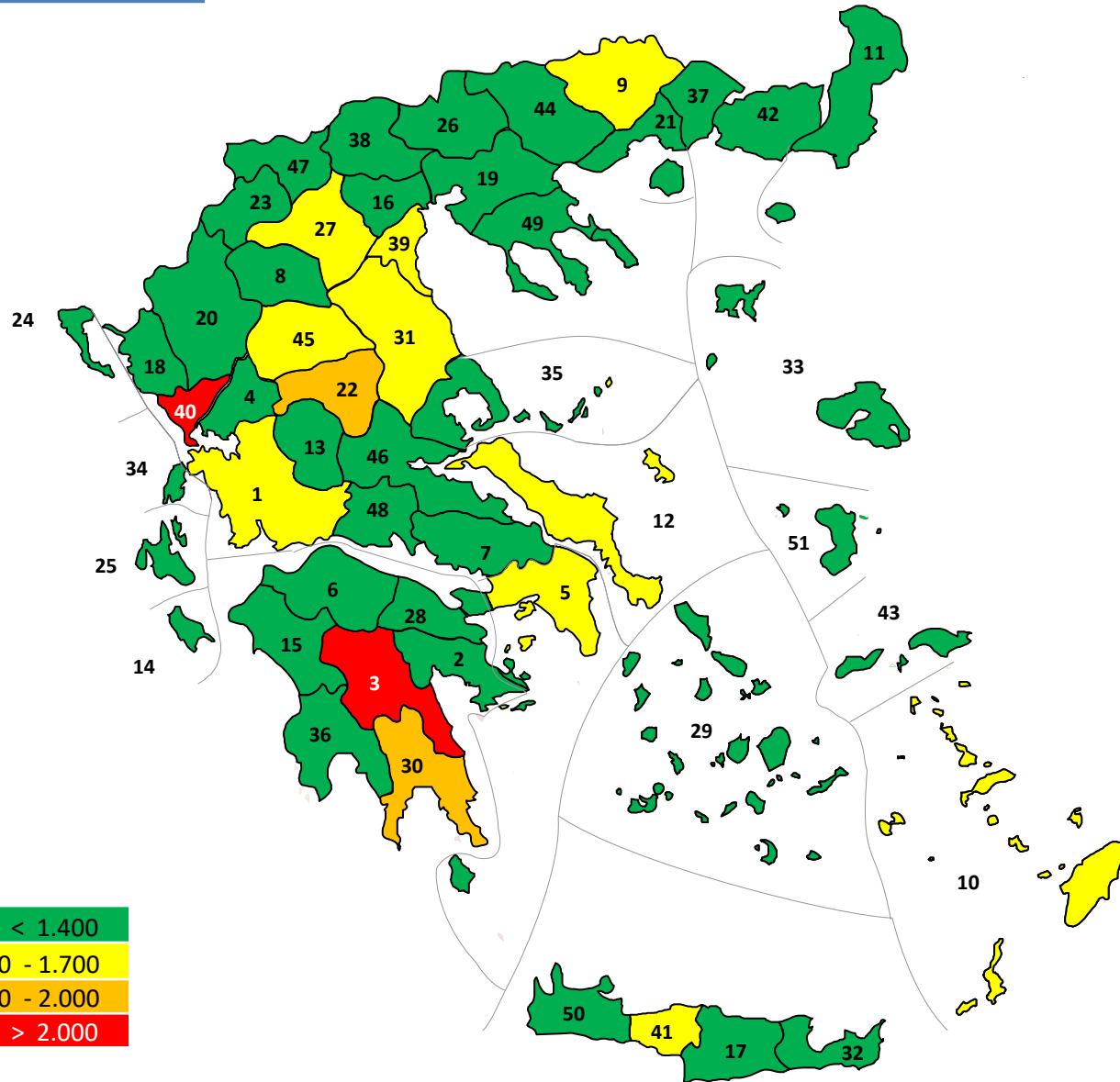
Graph 12 :
Claim Frequency, by Prefecture
Variation: 2023 – 2022



A/A	Prefecture	Difference
1	AETOLOACARNANIA	-0,30
2	ARGOLIDA	-0,42
3	ARCADIA	-0,22
4	ARTA	-0,62
5	ATTICA	-0,15
6	ACHAEA	-0,75
7	BOEOTIA	-0,26
8	GREVENA	-0,16
9	DRAMA	-0,31
10	DODECANESE	-0,43
11	EVROS	-0,43
12	EUBOEA	-0,21
13	EVRYTANIA	-0,15
14	ZAKYNTHOS	0,24
15	ELIA	-0,52
16	IMATHIA	-0,46
17	HERAKLION	-0,08
18	THESPROTIA	-0,45
19	THESSALONIKI	-0,04
20	IOANNINA	-0,15
21	KAVALA	-1,18
22	KARDITSA	-0,71
23	KASTORIA	-0,28
24	CORFU (KERKYRA)	-0,51
25	CEPHALONIA	-1,43
26	KILKIS	-0,35
27	KOZANI	-0,37
28	CORINTHIA	-0,28
29	CYCLADES	-0,89
30	LACONIA	-0,78
31	LARISSA	-0,50
32	LASITHI	-0,70
33	LESBOS	-0,38
34	LEFKADA	-0,73
35	MAGNESIA	-0,34
36	MESSENIA	-0,46
37	XANTHI	-0,33
38	PELLA	0,06
39	PIERIA	-0,41
40	PREVEZA	-0,55
41	RETHYMNO	-0,35
42	RHODOPE	-0,26
43	SAMOS	-0,57
44	SERRES	-0,07
45	TRIKALA	-0,36
46	PHTHIOTIS	-0,40
47	FLORINA	-0,94
48	PHOCIS	-0,57
49	CHALKIDIKI	-0,57
50	CHANIA	-0,30
51	CHIOS	-0,18

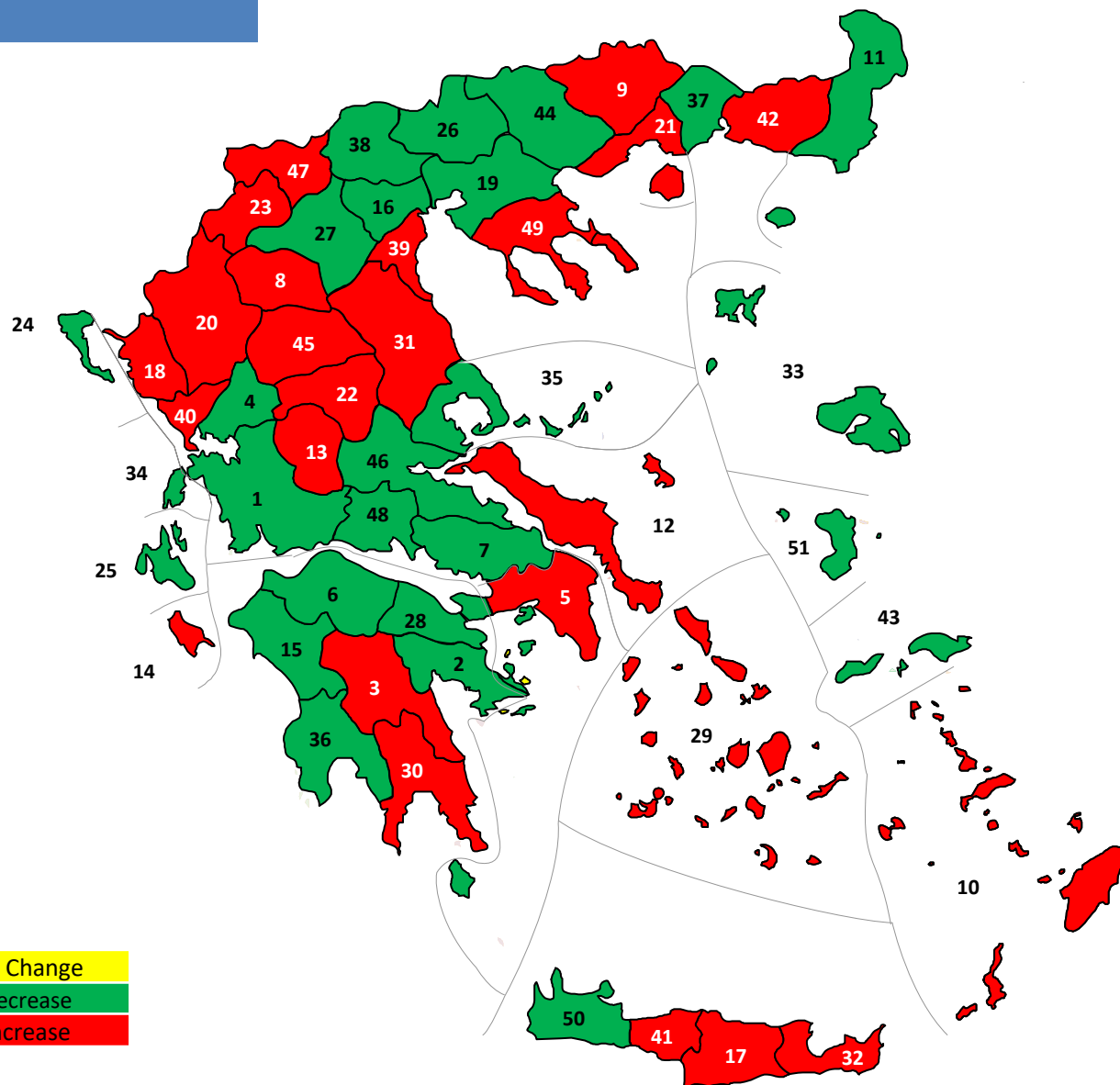
Graph 13 :

Average Claim cost by prefecture



A/A	Prefecture	Value
1	AETOLOACARNANIA	1.454,41
2	ARGOLIDA	1.332,36
3	ARCADIA	2.058,29
4	ARTA	1.219,43
5	ATTICA	1.445,35
6	ACHAEA	1.362,60
7	BOEOTIA	1.283,10
8	GREVENA	1.278,14
9	DRAMA	1.603,17
10	DODECANESE	1.549,01
11	EVROS	1.217,38
12	EUBOEA	1.428,09
13	EVRYTANIA	1.377,32
14	ZAKYNTHOS	1.298,09
15	ELIA	1.357,94
16	IMATHIA	1.154,33
17	HERAKLION	1.240,57
18	THESSPROTIA	1.171,59
19	THESSALONIKI	1.303,34
20	IOANNINA	1.199,39
21	KAVALA	1.261,43
22	KARDITSA	1.959,35
23	KASTORIA	1.167,80
24	CORFU (KERKYRA)	1.390,61
25	CEPHALONIA	1.213,96
26	KILKIS	1.210,55
27	KOZANI	1.506,71
28	CORINTHIA	1.394,85
29	CYCLADES	1.342,68
30	LACONIA	1.771,53
31	LARISSA	1.475,62
32	LASITHI	1.280,99
33	LESBOS	1.214,45
34	LEFKADA	1.277,20
35	MAGNESIA	1.184,87
36	MESSENIA	1.225,04
37	XANTHI	1.144,25
38	PELLA	1.376,22
39	PIERIA	1.655,53
40	PREVEZA	2.120,00
41	RETHYMNIO	1.485,31
42	RHODOPE	1.344,49
43	SAMOS	1.080,29
44	SERRES	1.238,61
45	TRIKALA	1.498,78
46	PHTHIOTIS	1.232,53
47	FLORINA	1.136,08
48	PHOCIS	1.009,66
49	CHALKIDIKI	1.351,59
50	CHANIA	1.244,28
51	CHIOS	1.250,95

Graph 13 :
Average Claim Cost, by Prefecture
Variation: 2023 – 2022



No Change
Decrease
Increase

A/A	Prefecture	Difference €
1	ΑΙΤΩΛΟΑΚΑΡΝΑΝΙΑΣ	-112,86
2	ΑΡΓΟΛΙΔΑΣ	-275,29
3	ΑΡΚΑΔΙΑΣ	745,97
4	ΑΡΤΑΣ	-916,96
5	ΑΤΤΙΚΗΣ	146,86
6	ΑΧΑΙΑΣ	-81,50
7	ΒΟΙΩΤΙΑΣ	-7,39
8	ΓΡΕΒΕΝΩΝ	167,17
9	ΔΡΑΜΑΣ	328,39
10	ΔΩΔΕΚΑΝΗΣΟΥ	22,41
11	ΕΒΡΟΥ	-230,16
12	ΕΥΒΟΙΑΣ	23,54
13	ΕΥΡΥΤΑΝΙΑΣ	287,23
14	ΖΑΚΥΝΘΟΥ	88,90
15	ΗΛΕΙΑΣ	-423,75
16	ΗΜΑΘΙΑΣ	-219,76
17	ΗΡΑΚΛΕΙΟΥ	6,23
18	ΘΕΣΣΑΛΟΝΙΚΗΣ	94,75
19	ΘΕΣΣΑΛΟΝΙΚΗΣ	-15,35
20	ΙΩΑΝΝΙΝΩΝ	116,11
21	ΚΑΒΑΛΑΣ	82,20
22	ΚΑΡΔΙΤΣΑΣ	479,64
23	ΚΑΣΤΟΡΙΑΣ	283,68
24	ΚΕΡΚΥΡΑΣ	-107,05
25	ΚΕΦΑΛΛΗΝΙΑΣ	-328,95
26	ΚΙΛΚΙΣ	-26,32
27	ΚΟΖΑΝΗΣ	-151,22
28	ΚΟΡΙΝΘΙΑΣ	-178,21
29	ΚΥΚΛΑΔΩΝ	159,70
30	ΛΑΚΩΝΙΑΣ	85,88
31	ΛΑΡΙΣΑΣ	100,48
32	ΛΑΣΙΘΙΟΥ	174,28
33	ΛΕΣΒΟΥ	-570,71
34	ΛΕΥΚΑΔΑΣ	-522,09
35	ΜΑΓΝΗΣΙΑΣ	-168,71
36	ΜΕΣΣΗΝΙΑΣ	-260,46
37	ΞΑΝΘΗΣ	-185,92
38	ΠΕΛΛΗΣ	-15,58
39	ΠΙΕΡΙΑΣ	285,24
40	ΠΡΕΒΕΖΑΣ	706,48
41	ΡΕΘΥΜΝΗΣ	55,10
42	ΡΟΔΟΠΗΣ	260,11
43	ΣΑΜΟΥ	-27,43
44	ΣΕΡΡΩΝ	-112,21
45	ΤΡΙΚΑΛΩΝ	260,49
46	ΦΘΙΩΤΙΔΑΣ	-528,34
47	ΦΛΩΡΙΝΑΣ	35,47
48	ΦΩΚΙΔΑΣ	-342,37
49	ΧΑΛΚΙΔΙΚΗΣ	110,47
50	ΧΑΝΙΩΝ	-229,11
51	ΧΙΟΥ	-87,18

Table 6 - M.T.P.L. Claims by prefecture

2023

Prefecture	Claims Frequency %	Average Claim Cost €
AETOLOACARNANIA	5,14	1.454
ARGOLIDA	4,47	1.332
ARCADIA	4,25	2.058
ARTA	4,61	1.219
ATTICA	8,95	1.445
CENTRAL ATHENS	9,67	1.355
WESTERN ATHENS	9,51	1.501
NORTHERN ATHENS	8,64	1.518
SOUTHERN ATHENS	9,31	1.412
PIRAEUS	8,82	1.371
EASTERN ATTICA AND REST OF WESTERN ATTICA	7,50	1.486
ACHAEA	7,42	1.363
BOEOTIA	5,17	1.283
GREVENA	4,01	1.278
DRAMA	4,65	1.603
DODECANESE	4,06	1.549
EVROS	3,81	1.217
EUBOEA	5,77	1.428
EVRYTANIA	5,02	1.377
ZAKYNTHOS	6,10	1.298
ELIA	4,76	1.358
IMATHIA	4,69	1.154
HERAKLION	7,06	1.241
THESPROTIA	5,02	1.172
THESSALONIKI	7,06	1.303
IOANNINA	6,00	1.199
KAVALA	3,81	1.261
KARDITSA	3,67	1.959
KASTORIA	4,34	1.168
CORFU (KERKYRA)	4,54	1.391
CEPHALONIA	3,30	1.214
KILKIS	4,79	1.211
KOZANI	4,39	1.507
CORINTHIA	5,13	1.395
CYCLADES	4,56	1.343
LACONIA	3,81	1.772
LARISSA	3,98	1.476
LASITHI	4,86	1.281
LESBOS	3,50	1.214
LEFKADA	4,14	1.277
MAGNESIA	4,66	1.185
MESSENIA	5,42	1.225
XANTHI	4,25	1.144
PELLA	4,60	1.376
PIERIA	4,40	1.656
PREVEZA	3,93	2.120
RETHYMNO	5,93	1.485
RHODOPE	3,57	1.344
SAMOS	2,74	1.080
SERRES	4,34	1.239
TRIKALA	4,04	1.499
PHTHIOTIS	4,29	1.233
FLORINA	3,88	1.136
PHOCIS	4,48	1.010
CHALKIDIKI	4,29	1.352
CHANIA	5,93	1.244
CHIOS	5,38	1.251
TOTAL	7,01	1.397

The geographical distribution is determined by the insured person's address on the policy

SECTION C'

Claims analysis: Financial year data

Claims – Ratios financial year	2022	2023
Loss Ratio – Total covers (%)	54,56	61,27
Loss Ratio MTPL (%)	59,30	70,36
Paid Claims – Total Covers (€)	532.863.136	641.835.569
Paid Claims MTPL (€)	429.017.630	519.067.068
Outstanding Claims – Total Covers (€)	1.707.388.889	1.868.050.506
Outstanding Claims MTPL (€)	1.636.687.676	1.780.518.290

2023: Claims – Loss Ratio

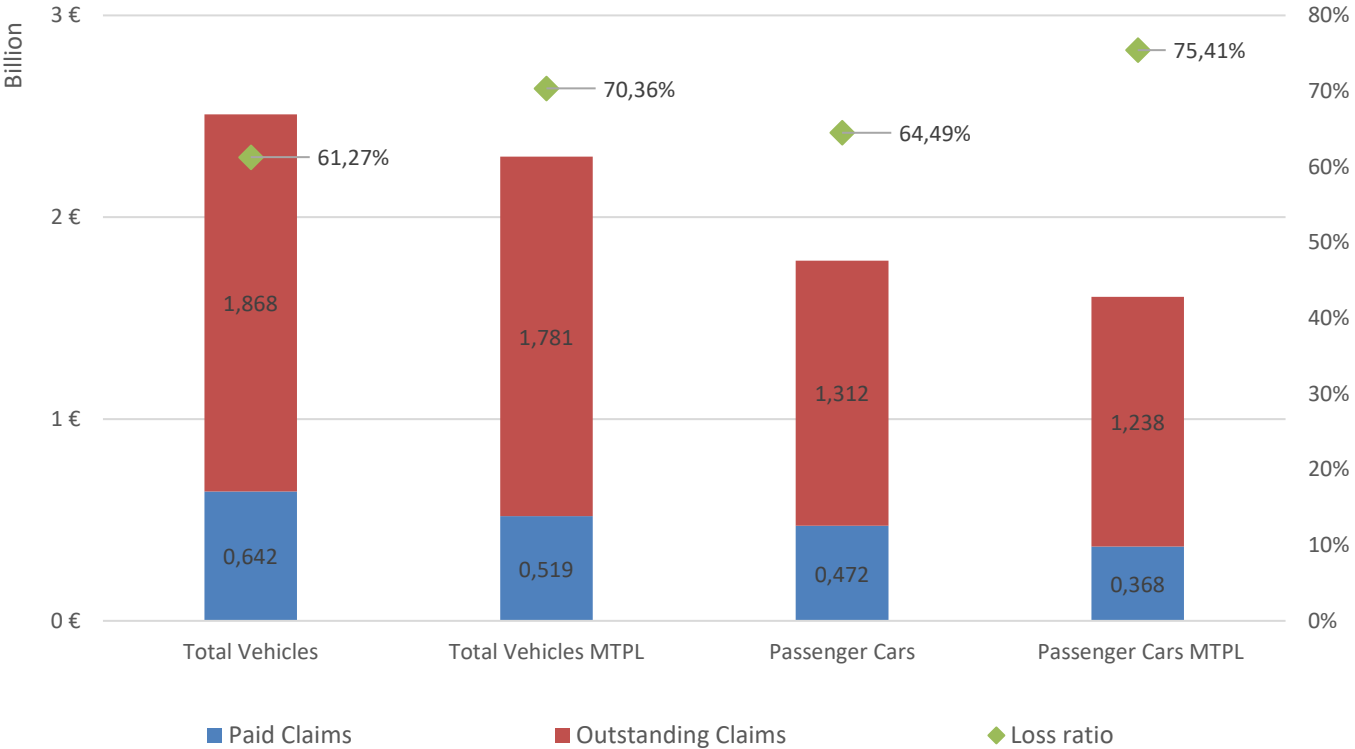


Table 7A - Loss ratio per Vehicle Use and Cover - (%)

2023

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	85,30	59,96	75,41	16,39	72,06	66,73	55,74	16,44	64,49
PASSENGER PRIVATE VEHICLES (SPECIAL)	58,48	12,11	39,97	15,95	32,19	62,37	91,70	11,48	40,47
PASSENGER PRIVATE VEHICLES (RENTAL)	69,59	46,08	58,00	68,00	57,61	46,02	77,02	14,73	54,02
BUSES (ALL TYPES)	49,39	26,36	38,93	28,16	5,22	182,96	82,74	35,21	41,61
TAXIS	68,70	50,63	61,65	0,01	8,65	268,48	82,75	19,70	60,15
PRIVATE TRUCKS	82,39	37,19	65,00	22,92	38,82	69,32	68,10	8,51	58,23
PUBLIC TRUCKS	73,27	51,56	63,99	7,04	-3,73	19,46	38,24	8,02	57,77
PRIVATE TRUCKS AGRICULTURAL	77,41	79,09	78,07	1,72	32,02	205,81	62,32	6,79	68,47
TOOLS	40,46	6,80	24,95	17,80	8,50	30,33	82,94	3,48	23,22
AGRICULTURAL TOOLS	53,07	4,38	30,92	30,44	30,19	0,00	120,50	0,65	28,41
MOTORCYCLES PRIVATE	60,22	54,71	57,70	4,39	68,62	23,84	213,23	1,27	47,26
MOTORCYCLES PRIVATE (RENTAL)	42,48	18,21	31,02	0,00	0,00	0,00	0,00	3,78	29,08
ALL VEHICLES	80,41	55,38	70,36	17,52	67,57	66,63	58,48	13,75	61,27

The Loss Ratio is calculated on claims payments of the current financial year and is independent of the claim's occurrence date.

The incurred claim payments have been adjusted to account for changes in outstanding claim reserves between the start and the end of the financial year.

Table 7B - Loss ratio per Vehicle Use and Cover - (%)

2022	Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
	PASSENGER PRIVATE VEHICLES	68,95	49,53	61,38	11,29	73,00	73,67	58,58	15,00	56,17
	PASSENGER PRIVATE VEHICLES (SPECIAL)	51,57	6,27	32,93	23,01	26,42	61,68	106,25	10,12	35,78
	PASSENGER PRIVATE VEHICLES (RENTAL)	70,52	39,47	55,83	33,05	85,10	54,92	65,88	7,19	53,02
	BUSES (ALL TYPES)	48,41	37,15	43,34	51,04	7,11	374,81	89,94	37,14	46,25
	TAXIS	52,98	57,01	54,46	14,24	6,40	253,15	75,23	24,49	53,60
	PRIVATE TRUCKS	73,93	41,15	61,45	36,33	35,85	93,54	73,92	4,43	56,40
	PUBLIC TRUCKS	69,05	31,92	54,11	0,57	0,65	19,17	35,96	9,24	48,27
	PRIVATE TRUCKS AGRICULTURAL	68,13	40,98	57,47	6,99	34,24	222,99	63,52	3,54	52,37
	TOOLS	44,59	21,76	33,64	26,99	1,12	15,03	86,92	2,97	30,09
	AGRICULTURAL TOOLS	41,71	104,43	69,18	1,60	55,87	0,00	104,06	5,80	58,31
	MOTORCYCLES PRIVATE	53,45	44,31	49,23	1,64	70,26	22,83	14,17	2,92	43,76
	MOTORCYCLES PRIVATE (RENTAL)	46,24	85,23	62,06	0,00	0,00	0,00	0,00	0,88	56,74
	ALL VEHICLES	67,32	47,17	59,30	15,03	68,80	74,55	61,04	12,87	54,56

The Loss Ratio is calculated on claims payments of the current financial year and is independent of the claim's occurrence date.

The incurred claim payments have been adjusted to account for changes in outstanding claim reserves between the start and the end of the financial year.

Table 7C - Loss ratio per Vehicle Use and Cover - (%)

2021	Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
	PASSENGER PRIVATE VEHICLES	55,47	42,28	50,29	18,06	53,28	55,61	52,43	17,02	46,68
	PASSENGER PRIVATE VEHICLES (SPECIAL)	50,62	-5,84	26,69	0,25	42,24	38,99	83,59	10,21	29,25
	PASSENGER PRIVATE VEHICLES (RENTAL)	70,96	60,66	66,14	34,61	46,40	59,11	60,27	7,45	60,33
	BUSES (ALL TYPES)	30,65	19,91	25,70	-12,06	-3,56	306,13	83,53	15,58	26,49
	TAXIS	35,26	77,32	50,36	-0,08	53,90	147,96	41,50	8,32	48,04
	PRIVATE TRUCKS	64,33	27,29	50,23	32,46	41,91	75,75	72,17	7,15	47,62
	PUBLIC TRUCKS	59,77	39,68	51,64	-20,38	0,29	4,03	35,05	9,69	45,70
	PRIVATE TRUCKS AGRICULTURAL	59,67	44,94	53,70	9,80	28,04	216,53	65,69	4,47	49,47
	TOOLS	34,53	-15,40	11,66	3,42	15,62	13,31	81,90	1,71	12,87
	AGRICULTURAL TOOLS	47,06	-5,15	23,59	0,84	0,00	0,00	93,54	0,71	21,11
	MOTORCYCLES PRIVATE	44,18	30,33	37,72	7,61	51,92	9,27	50,02	2,60	34,09
	MOTORCYCLES PRIVATE (RENTAL)	43,11	361,12	173,56	0,00	0,00	0,00	0,00	4,54	159,81
	ALL VEHICLES	55,10	39,96	49,04	16,24	51,02	57,41	55,17	14,23	45,64

The Loss Ratio is calculated on claims payments of the current financial year and is independent of the claim's occurrence date.

The incurred claim payments have been adjusted to account for changes in outstanding claim reserves between the start and the end of the financial year.

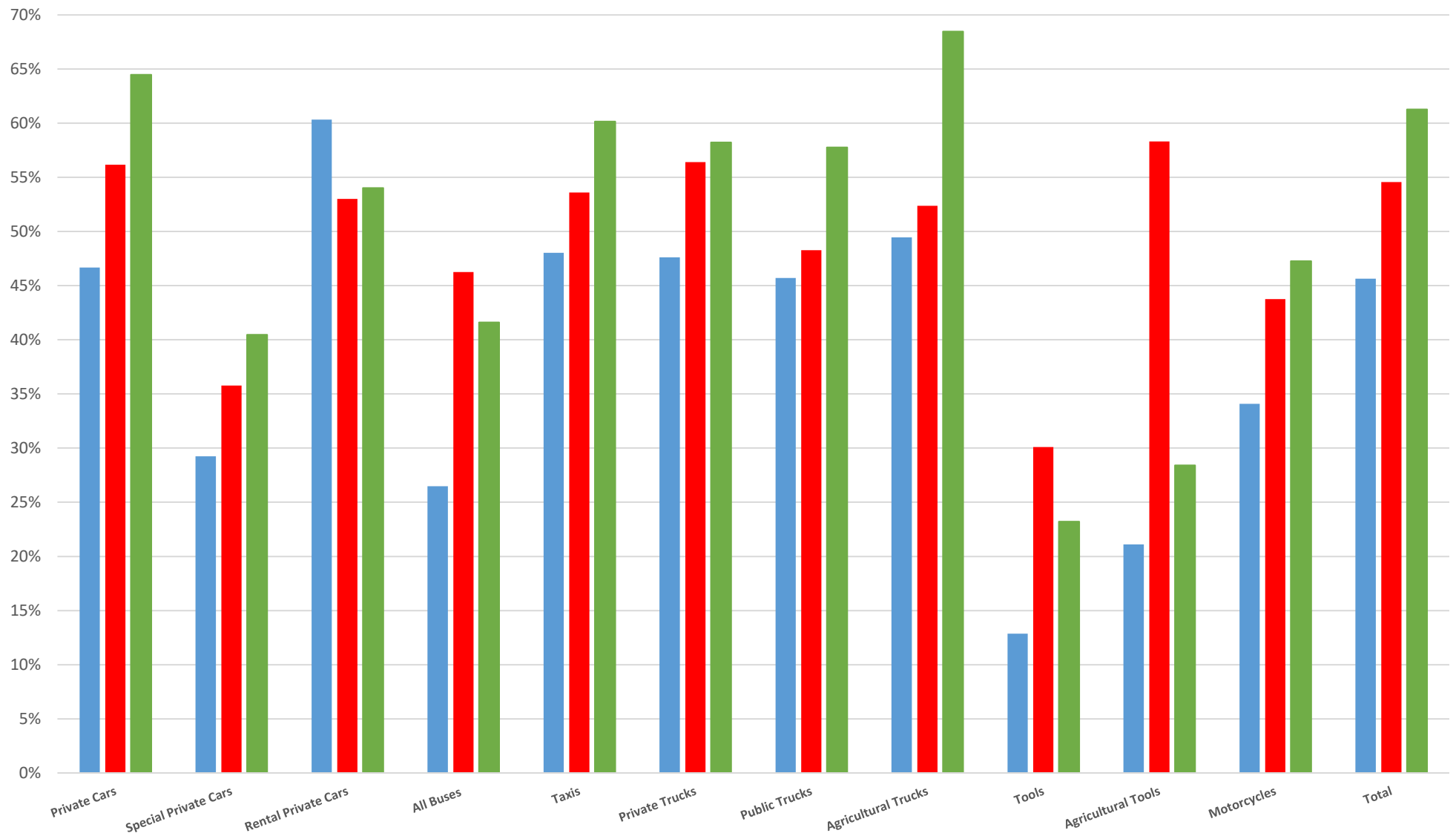


Figure 14: Loss Ratio All covers

■ 2021 ■ 2022 ■ 2023

Table 8A - Paid claims for financial year 2023 by Vehicle Use and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	225.564.031	142.710.140	368.274.170	2.020.440	30.900.537	28.333.316	28.515.353	14.028.280	472.072.096
PASSENGER PRIVATE VEHICLES (SPECIAL)	774.829	317.416	1.092.246	20.106	55.977	225.108	197.140	35.412	1.625.988
PASSENGER PRIVATE VEHICLES (RENTAL)	6.059.916	5.586.791	11.646.706	154.547	358.889	1.017.312	457.306	216.893	13.851.654
BUSES (ALL TYPES)	3.666.053	2.315.633	5.981.685	174.552	7.574	139.926	1.308.782	202.347	7.814.867
TAXIS	4.515.456	2.422.581	6.938.037	0	7.062	27.635	698.879	195.776	7.867.390
PRIVATE TRUCKS	31.816.013	13.121.902	44.937.915	295.541	901.974	1.299.105	3.455.600	634.478	51.524.614
PUBLIC TRUCKS	8.733.573	6.147.051	14.880.624	20.427	-11.694	44.016	318.981	159.678	15.412.033
PRIVATE TRUCKS AGRICULTURAL	16.197.089	13.967.730	30.164.819	17.347	236.848	740.595	1.872.865	313.416	33.345.889
TOOLS	1.369.126	457.415	1.826.541	41.791	35.469	28.809	258.927	30.188	2.221.725
AGRICULTURAL TOOLS	1.438.287	287.102	1.725.389	50.558	0	0	246.282	12.734	2.034.963
MOTORCYCLES PRIVATE	14.732.986	15.305.246	30.038.232	12.379	2.235.813	24.023	12.644	169.405	32.492.495
MOTORCYCLES PRIVATE (RENTAL)	679.598	881.105	1.560.703	0	0	0	0	11.151	1.571.854
ALL VEHICLES	315.546.956	203.520.112	519.067.068	2.807.687	34.728.448	31.879.846	37.342.760	16.009.760	641.835.569

The paid claims for the financial year are depicted, independently of the claims' occurrence date.

Table 8B - Paid claims for financial year 2022 by Vehicle Use and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	189.999.451	120.633.289	310.632.739	1.310.695	26.789.647	20.809.872	27.451.741	12.401.141	399.395.835
PASSENGER PRIVATE VEHICLES (SPECIAL)	641.600	299.301	940.901	10.119	34.836	81.996	177.224	32.215	1.277.292
PASSENGER PRIVATE VEHICLES (RENTAL)	4.616.046	3.294.198	7.910.245	60.191	507.343	480.463	463.222	108.075	9.529.538
BUSES (ALL TYPES)	3.115.988	3.709.303	6.825.291	228.245	35.419	155.097	980.013	120.459	8.344.524
TAXIS	3.803.570	2.992.898	6.796.468	5.515	2.475	20.616	520.819	172.512	7.518.404
PRIVATE TRUCKS	26.972.049	12.010.283	38.982.332	220.364	715.094	836.267	3.198.239	419.892	44.372.189
PUBLIC TRUCKS	4.966.361	2.028.637	6.994.998	0	588	20.643	165.052	141.394	7.322.675
PRIVATE TRUCKS AGRICULTURAL	13.429.133	7.803.240	21.232.373	31.001	232.662	481.423	1.666.730	165.614	23.809.804
TOOLS	1.188.348	738.362	1.926.710	53.294	2.065	0	194.073	26.604	2.202.747
AGRICULTURAL TOOLS	886.539	2.053.379	2.939.918	495	1.702	0	175.647	50.854	3.168.615
MOTORCYCLES PRIVATE	11.468.554	10.982.223	22.450.778	8.518	1.868.156	14.874	426	192.525	24.535.277
MOTORCYCLES PRIVATE (RENTAL)	297.736	1.087.140	1.384.876	0	0	0	0	1.361	1.386.237
ALL VEHICLES	261.385.376	167.632.253	429.017.630	1.928.437	30.189.986	22.901.251	34.993.186	13.832.646	532.863.136

The paid claims for the financial year are depicted, independently of the claims' occurrence date.

Table 8C - Paid claims for financial year 2021 by Vehicle Use and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	147.962.551,52	109.855.382,41	257.817.933,93	1.950.892,41	21.600.143,22	14.673.926,14	24.925.584,05	10.555.269,67	331.523.749,42
PASSENGER PRIVATE VEHICLES (SPECIAL)	505.302,60	164.848,08	670.150,68	310,99	61.954,38	72.073,52	132.472,63	22.358,63	959.320,83
PASSENGER PRIVATE VEHICLES (RENTAL)	3.069.805,59	4.195.349,10	7.265.154,69	46.078,80	196.926,20	363.388,26	276.442,09	64.612,39	8.212.602,43
BUSES (ALL TYPES)	2.060.381,39	2.526.035,52	4.586.416,91	42.348,97	28.033,66	66.499,31	661.253,29	176.767,70	5.561.319,84
TAXIS	1.904.889,32	3.134.032,20	5.038.921,52	62,51	45.014,71	9.962,73	252.089,73	44.984,60	5.391.035,80
PRIVATE TRUCKS	22.022.624,27	10.607.217,48	32.629.841,75	255.487,77	964.003,45	713.615,90	3.116.530,33	349.538,41	38.029.017,61
PUBLIC TRUCKS	3.900.333,63	2.743.746,31	6.644.079,94	8.686,00	327,15	6.815,96	143.885,53	115.843,32	6.919.637,90
PRIVATE TRUCKS AGRICULTURAL	11.239.485,97	9.691.382,24	20.930.868,21	42.364,37	240.893,57	429.370,25	1.764.399,54	155.746,25	23.563.642,19
TOOLS	904.877,23	210.929,55	1.115.806,78	9.711,57	52.733,09	101,62	189.063,62	5.929,36	1.373.346,04
AGRICULTURAL TOOLS	979.726,06	196.579,27	1.176.305,33	1.235,03	0,00	0,00	146.074,43	4.622,63	1.328.237,42
MOTORCYCLES PRIVATE	9.518.607,24	9.915.597,37	19.434.204,61	15.512,68	1.319.768,93	5.330,21	1.617,63	111.599,37	20.888.033,43
MOTORCYCLES PRIVATE (RENTAL)	246.359,64	2.017.977,70	2.264.337,34	0,00	0,00	0,00	0,00	4.476,10	2.268.813,44
ALL VEHICLES	204.314.944,46	155.259.077,23	359.574.021,69	2.372.691,10	24.509.798,36	16.341.083,90	31.609.412,87	11.611.748,43	446.018.756,35

The paid claims for the financial year are depicted, independently of the claims' occurrence date.

Table 9A - Outstanding claims for the financial year 2023 by Vehicle Category and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	448.635.665	789.031.304	1.237.666.968	1.789.591	22.859.102	28.304.725	5.926.664	15.589.329	1.312.136.381
PASSENGER PRIVATE VEHICLES (SPECIAL)	2.110.051	3.800.157	5.910.209	20.208	65.846	196.174	62.555	77.797	6.332.789
PASSENGER PRIVATE VEHICLES (RENTAL)	11.122.137	25.478.988	36.601.124	126.006	441.352	999.225	126.236	251.963	38.545.907
BUSES (ALL TYPES)	7.933.260	11.856.367	19.789.627	458.005	163.930	475.631	422.912	48.717	21.358.822
TAXIS	8.236.905	11.430.600	19.667.505	-170	12.615	28.882	133.397	40.051	19.882.280
PRIVATE TRUCKS	60.190.147	93.831.429	154.021.576	254.942	1.172.998	2.372.963	797.162	963.990	159.583.631
PUBLIC TRUCKS	17.124.753	28.213.090	45.337.843	23.916	904	23.591	68.605	50.698	45.505.557
PRIVATE TRUCKS AGRICULTURAL	24.940.730	64.198.467	89.139.197	34.062	263.426	441.305	396.562	278.945	90.553.497
TOOLS	3.479.124	8.313.127	11.792.252	23.018	1.958	60.255	63.948	90.169	12.031.600
AGRICULTURAL TOOLS	2.535.024	5.552.210	8.087.234	10.967	60.614	0	37.534	16.623	8.212.973
MOTORCYCLES PRIVATE	37.576.508	106.509.282	144.085.790	42.930	1.093.165	47.808	1.591	216.819	145.488.103
MOTORCYCLES PRIVATE (RENTAL)	1.662.266	6.756.699	8.418.965	0	0	2	0	0	8.418.967
ALL VEHICLES	625.546.571	1.154.971.719	1.780.518.290	2.783.475	26.135.911	32.950.561	8.037.167	17.625.104	1.868.050.506

The outstanding claims for the year are depicted, independently of the claims' occurrence date.

Table 9B - Outstanding claims for the financial year 2022 by Vehicle Category and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	384.245.786	763.267.617	1.147.513.403	1.283.791	18.427.423	22.675.367	4.586.674	12.977.690	1.207.464.347
PASSENGER PRIVATE VEHICLES (SPECIAL)	1.803.269	4.088.957	5.892.226	23.195	30.174	139.785	53.833	37.274	6.176.488
PASSENGER PRIVATE VEHICLES (RENTAL)	9.224.967	25.231.610	34.456.576	25.819	408.730	854.046	91.339	113.996	35.950.507
BUSES (ALL TYPES)	7.578.608	12.616.031	20.194.639	391.564	133.490	380.389	429.111	-13.758	21.515.434
TAXIS	6.251.608	9.158.584	15.410.192	-165	7.104	28.960	60.940	43.707	15.550.738
PRIVATE TRUCKS	51.290.249	89.729.253	141.019.502	415.400	826.295	2.305.437	717.173	755.381	146.039.188
PUBLIC TRUCKS	9.480.834	23.090.968	32.571.802	5.878	4.986	33.074	32.013	31.130	32.678.883
PRIVATE TRUCKS AGRICULTURAL	22.265.141	66.808.628	89.073.768	26.965	239.977	312.003	315.341	159.422	90.127.477
TOOLS	2.866.438	8.346.806	11.213.244	26.481	47.981	42.430	57.877	32.166	11.420.179
AGRICULTURAL TOOLS	1.845.393	4.286.967	6.132.360	7.465	49.998	0	27.529	19.709	6.237.061
MOTORCYCLES PRIVATE	28.789.715	95.275.676	124.065.391	33.365	759.380	32.582	686	191.609	125.083.014
MOTORCYCLES PRIVATE (RENTAL)	1.059.133	8.085.439	9.144.572	0	0	2	0	1.000	9.145.574
ALL VEHICLES	526.701.141	1.109.986.534	1.636.687.676	2.239.760	20.935.538	26.804.075	6.372.515	14.349.327	1.707.388.889

The outstanding claims for the year are depicted, independently of the claims' occurrence date.

Table 9C - Outstanding claims for the financial year 2021 by Vehicle Category and Cover (€)

Vehicle use	Material damages	Bodily injuries	M.T.P.L.	Fire	Theft	Own damages	Glass break	Other covers	All covers
PASSENGER PRIVATE VEHICLES	372.909.186,86	792.321.646,33	165.230.833,19	1.427.391,36	16.843.936,32	17.269.412,24	4.188.939,14	14.137.030,19	219.097.542,44
PASSENGER PRIVATE VEHICLES (SPECIAL)	1.556.181,95	4.247.284,02	5.803.465,97	2.047,44	8.489,86	83.090,91	42.865,39	39.131,21	5.979.090,78
PASSENGER PRIVATE VEHICLES (RENTAL)	8.270.523,41	24.378.726,23	32.649.249,64	25.064,87	277.612,36	360.985,28	37.413,04	80.052,21	33.430.377,40
BUSES (ALL TYPES)	7.503.081,25	15.924.583,29	23.427.664,54	185.012,38	135.031,54	367.177,74	394.074,12	-155.393,63	24.353.566,69
TAXIS	5.541.112,92	9.990.488,58	15.531.601,50	-168,43	4.969,54	11.803,98	52.072,12	26.350,86	15.626.629,57
PRIVATE TRUCKS	48.198.471,16	91.186.729,27	139.385.200,43	266.080,41	815.100,59	1.824.039,38	643.805,27	641.194,30	143.575.420,38
PUBLIC TRUCKS	8.667.332,12	23.654.091,07	32.321.423,19	57.518,00	17.312,25	8.348,89	27.833,32	48.836,88	32.481.272,53
PRIVATE TRUCKS AGRICULTURAL	22.166.232,43	68.057.195,33	90.223.427,76	36.093,19	290.956,29	218.999,89	315.542,58	215.281,47	91.300.301,18
TOOLS	2.547.507,17	8.528.977,42	11.076.484,59	3.320,67	11.827,37	40.423,76	54.303,31	48.131,55	11.234.491,25
AGRICULTURAL TOOLS	1.749.635,22	7.091.745,74	8.841.380,96	0,00	0,00	0,00	22.733,58	18.719,00	8.882.833,54
MOTORCYCLES PRIVATE	26.939.038,79	97.445.583,54	124.384.622,33	25.123,73	688.205,45	45.454,89	424,53	191.873,60	125.335.704,53
MOTORCYCLES PRIVATE (RENTAL)	1.054.581,23	9.406.125,63	10.460.706,86	0,00	0,00	513,69	0,00	1.000,00	10.462.220,55
ALL VEHICLES	507.102.884,51	152.233.176,45	659.336.060,96	2.027.483,62	19.093.441,57	20.230.250,65	5.780.006,40	15.292.207,64	721.759.450,84

The outstanding claims for the year are depicted, independently of the claims' occurrence date.

SECTION D'

Claims evolution per accident year

The additional prediction, that is estimated with actuarial/ statistical methods (e.g. IBNR), has not been recorded in the outstanding claims evolution

Claims evolution

Accident Year	MTPL Claims (€)	Loss Ratio MTPL (%)	Loss Ratio Material Damages (%)	Loss Ratio Bodily Injuries (%)
2014	360.173.659	43,24	40,73	46,71
2015	345.206.159	47,31	44,33	51,32
2016	389.282.632	57,69	51,56	65,83
2017	409.523.252	60,81	52,45	72,62
2018	436.457.463	63,42	55,32	75,13
2019	493.907.279	69,42	62,45	79,68
2020	427.529.188	62,06	57,92	68,34
2021	501.422.092	72,45	71,10	74,46
2022	618.907.665	83,59	89,61	74,69
2023	602.717.348	78,51	92,12	58,23

Loss Ratio Evolution

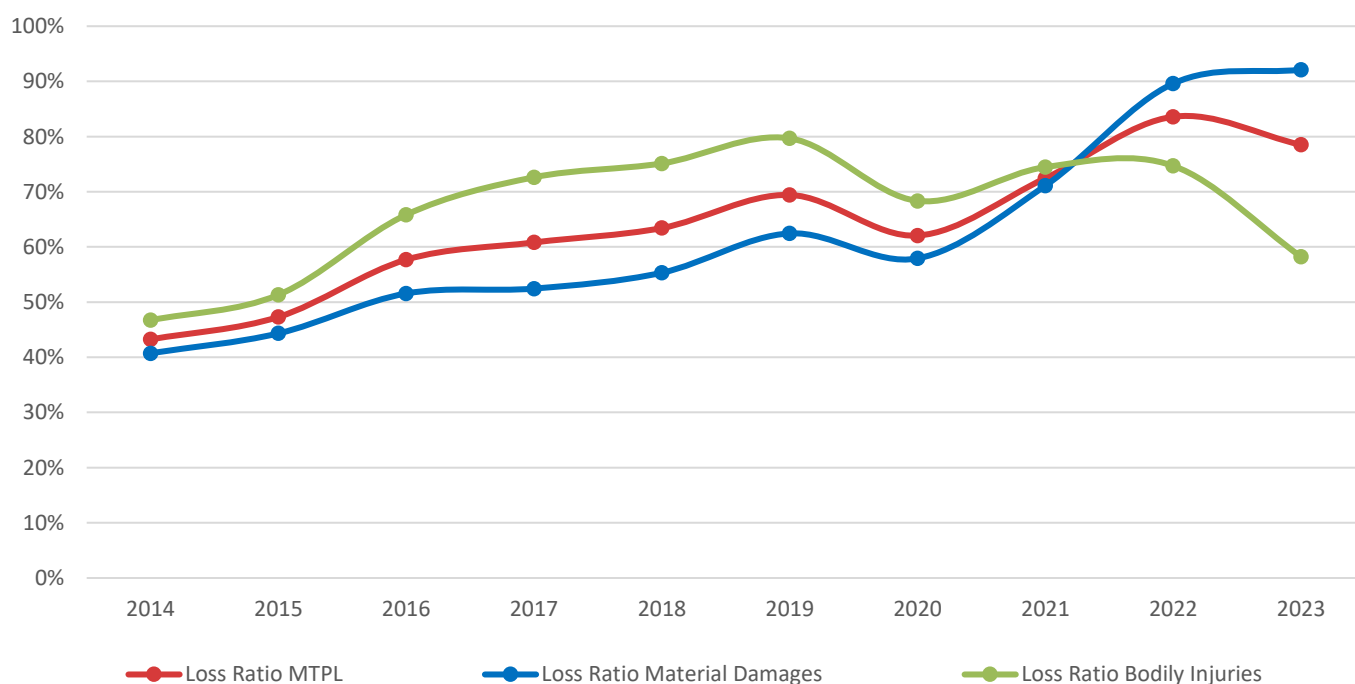


Table 10A - Evolution of Paid claims per Accident Year

(Material Damages - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	129.255.131	46.293.369	5.785.600	4.536.932	3.526.609	2.312.665	924.778	355.305	621.572	1.137.935
2015	-	117.078.852	46.955.490	6.720.863	4.944.718	2.616.392	1.524.250	972.461	901.149	568.702
2016	-	-	123.042.686	51.223.968	8.466.736	4.391.438	2.335.348	1.717.238	1.678.982	1.202.818
2017	-	-	-	126.317.400	55.099.391	9.288.364	3.843.371	2.361.552	2.025.993	1.836.158
2018	-	-	-	-	131.308.776	54.254.729	8.674.468	3.905.933	3.127.334	2.981.902
2019	-	-	-	-	-	136.297.500	58.803.138	8.266.686	6.290.403	4.779.992
2020	-	-	-	-	-	-	120.693.428	48.213.327	8.611.304	6.204.246
2021	-	-	-	-	-	-	-	133.118.468	67.930.337	12.927.140
2022	-	-	-	-	-	-	-	-	166.659.652	88.247.873
2023	-	-	-	-	-	-	-	-	-	194.407.575

Evolution of Outstanding Claims per Accident Year

(Material Damages - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	122.642.150	79.577.404	68.584.284	59.079.804	51.914.911	19.141.544	6.106.494	3.664.818	2.785.727	2.071.992
2015	-	130.592.344	77.030.386	64.897.766	54.016.244	47.891.547	17.997.161	6.297.727	4.080.338	3.169.957
2016	-	-	131.260.182	78.904.453	67.028.503	58.416.884	48.855.198	26.855.557	6.218.433	4.421.955
2017	-	-	-	128.673.009	82.624.341	62.951.942	52.511.813	44.771.021	20.636.090	5.942.154
2018	-	-	-	-	135.054.278	84.712.880	66.744.317	55.838.342	48.349.865	20.626.011
2019	-	-	-	-	-	149.035.496	96.591.246	79.635.726	63.204.848	49.949.662
2020	-	-	-	-	-	-	130.937.304	81.515.455	72.550.598	56.652.125
2021	-	-	-	-	-	-	-	157.029.644	110.424.333	80.479.016
2022	-	-	-	-	-	-	-	-	210.328.764	141.070.005
2023	-	-	-	-	-	-	-	-	-	228.776.840

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 10A - Evolution of Claims per Accident Year

(Material Damages - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	251.897.281	255.125.904	249.918.383	244.950.835	241.312.551	210.851.849	198.741.576	196.655.205	196.397.686	196.821.887
2015	0	247.671.195	241.064.727	235.652.970	229.716.166	226.207.862	197.837.725	187.110.753	185.794.513	185.452.834
2016	0	0	254.302.868	253.171.108	249.761.894	245.541.713	238.315.375	218.032.972	199.074.830	198.481.169
2017	0	0	0	254.990.409	264.041.132	253.657.097	247.060.339	241.681.098	219.572.160	206.714.382
2018	0	0	0	0	266.363.054	270.276.385	260.982.289	253.982.248	249.621.105	224.879.153
2019	0	0	0	0	0	285.332.996	291.691.884	283.003.049	272.862.574	264.387.380
2020	0	0	0	0	0	0	251.630.732	250.422.209	250.068.656	240.374.429
2021	0	0	0	0	0	0	0	290.148.112	311.473.138	294.454.961
2022	0	0	0	0	0	0	0	0	376.988.415	395.977.529
2023	0	0	0	0	0	0	0	0	0	423.184.415

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

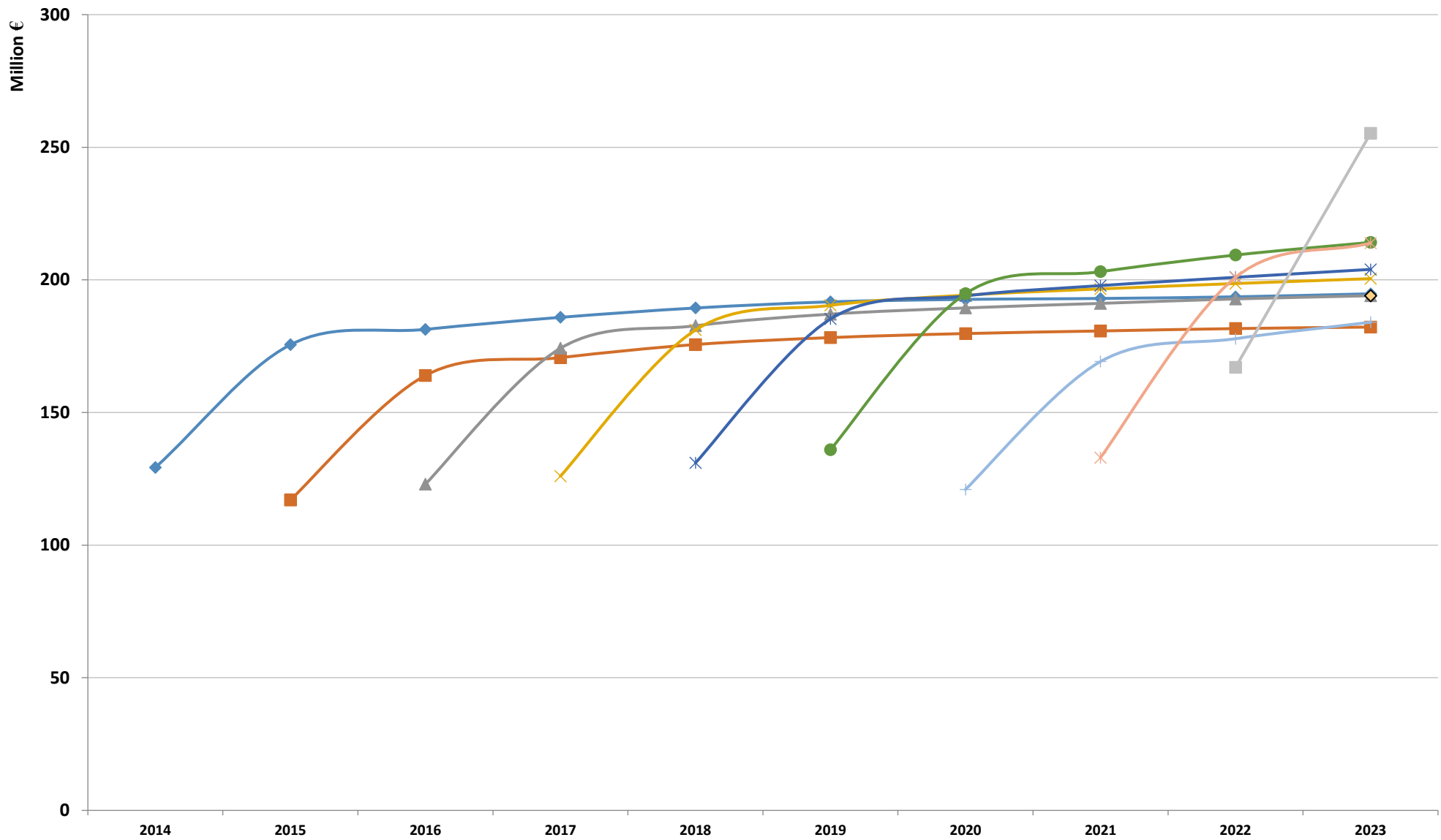
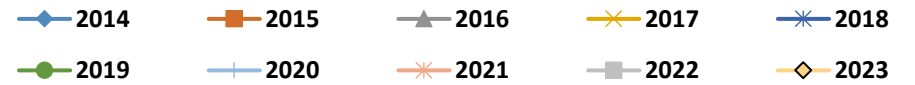


Figure 15 : Paid Claims (€) per accident year - M.T.P.L. Material Damages



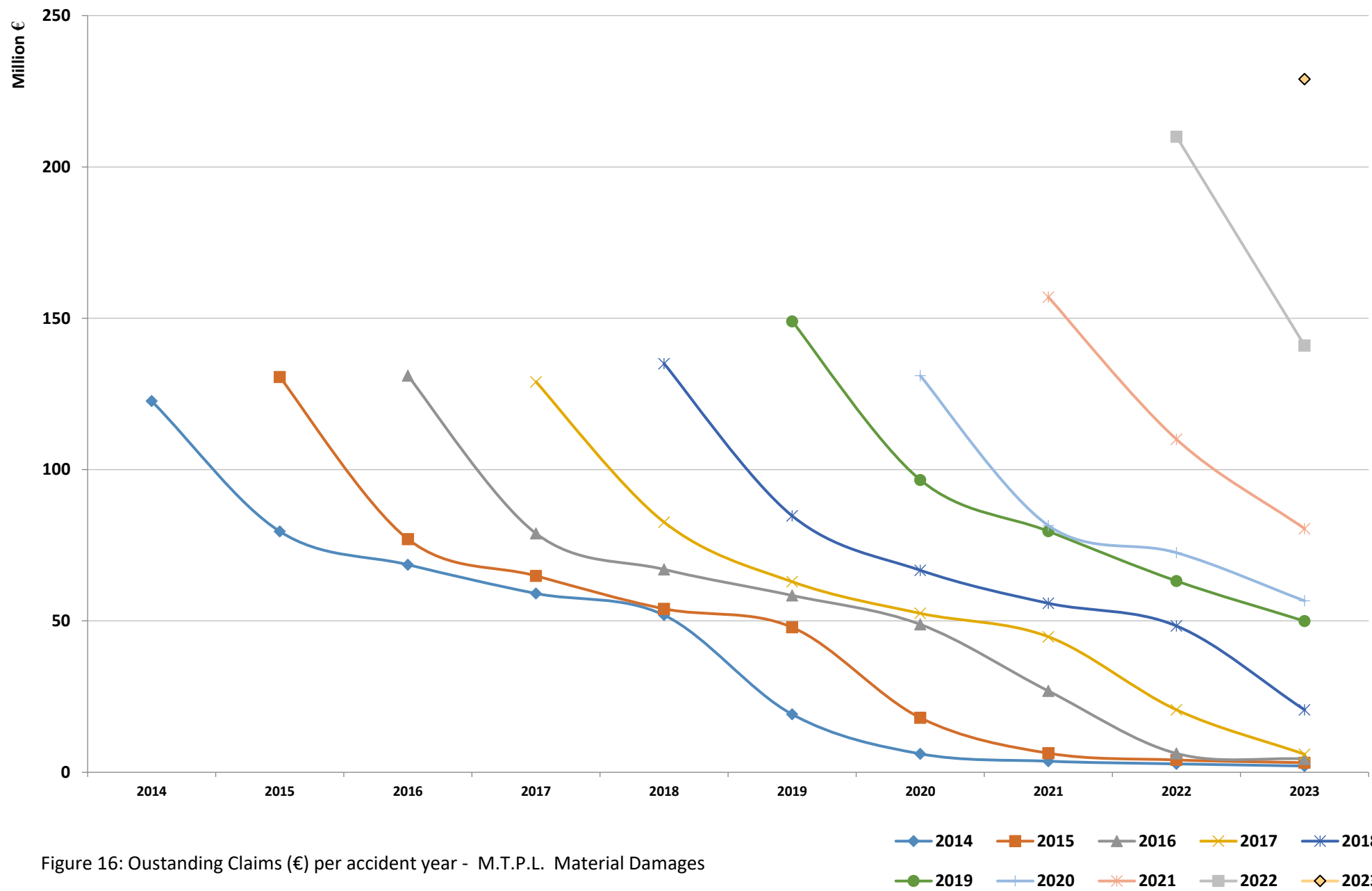


Figure 16: Outstanding Claims (€) per accident year - M.T.P.L. Material Damages

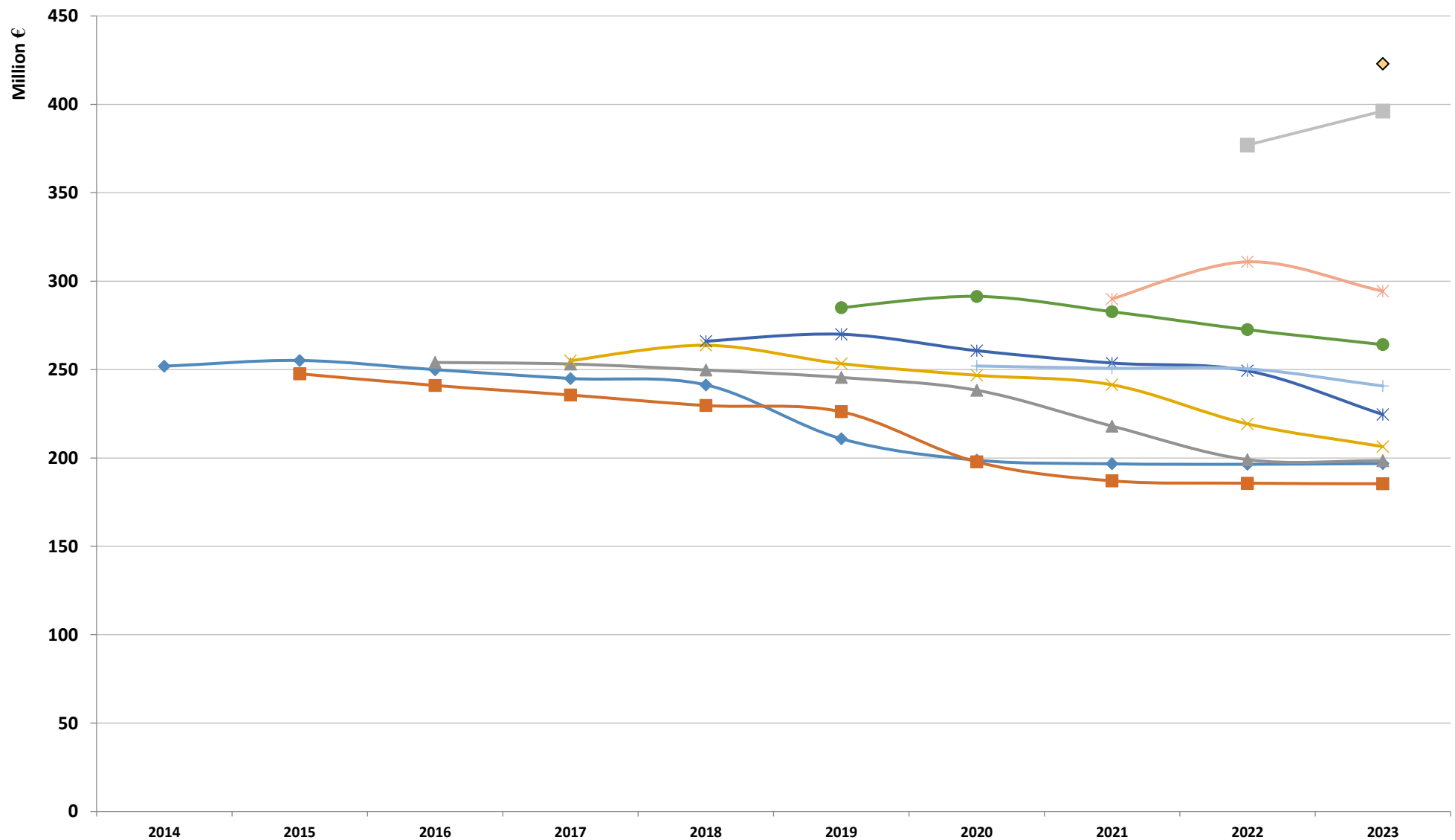


Figure 17: Total Claims (paid and outstanding) (€) per accident year - M.T.P.L. Material Damages

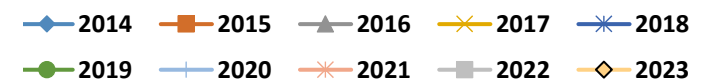


Table 10B - Evolution of Paid Claims per Accident Year

(Bodily Injuries - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	8.714.560	24.231.427	18.553.675	18.917.344	19.409.548	17.379.041	10.249.784	9.568.326	7.599.680	7.573.513
2015	-	8.767.517	19.686.852	17.479.419	18.895.456	21.603.010	14.248.011	14.339.581	7.036.926	5.428.152
2016	-	-	7.380.572	22.837.294	25.214.082	22.969.309	18.527.298	16.337.438	16.129.523	11.960.787
2017	-	-	-	7.423.076	24.287.697	21.991.641	21.605.541	20.618.320	22.610.989	17.869.705
2018	-	-	-	-	9.460.368	27.729.682	18.459.724	19.103.658	21.594.495	21.257.393
2019	-	-	-	-	-	10.560.535	25.390.680	16.329.610	22.594.779	32.230.136
2020	-	-	-	-	-	-	8.705.858	19.700.570	15.744.177	24.545.100
2021	-	-	-	-	-	-	-	8.753.434	22.745.717	25.153.476
2022	-	-	-	-	-	-	-	-	10.320.865	28.988.443
2023	-	-	-	-	-	-	-	-	-	11.049.666

Evolution of Outstanding Claims per Accident Year

(Bodily Injuries - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	167.689.356	188.493.546	171.397.924	145.894.826	127.159.321	77.091.913	61.380.525	44.251.743	33.363.349	21.154.874
2015	-	148.699.217	169.758.931	159.310.874	147.538.333	120.548.480	85.110.689	54.843.038	42.088.151	32.268.402
2016	-	-	162.501.287	180.876.388	178.248.384	157.499.303	131.788.142	95.857.817	63.400.874	49.445.161
2017	-	-	-	141.358.443	171.935.777	164.833.519	145.170.706	125.049.176	95.233.283	66.401.901
2018	-	-	-	-	151.967.885	172.631.602	163.885.966	146.451.339	125.983.378	93.972.989
2019	-	-	-	-	-	164.518.153	172.365.570	169.467.269	158.484.299	122.414.158
2020	-	-	-	-	-	-	123.948.663	137.568.634	144.476.429	118.459.054
2021	-	-	-	-	-	-	-	131.613.987	165.566.654	150.314.504
2022	-	-	-	-	-	-	-	-	177.871.972	183.620.827
2023	-	-	-	-	-	-	-	-	-	168.483.267

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 10B - Evolution of Claims per Accident Year

(Bodily Injuries - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	176.403.917	221.439.533	222.897.586	216.311.832	216.985.874	184.297.508	178.835.904	171.275.448	167.986.734	163.351.773
2015	0	157.466.734	198.213.300	205.244.662	212.367.577	206.980.734	185.790.954	169.862.884	164.144.923	159.753.326
2016	0	0	169.881.859	211.094.254	233.680.332	235.900.560	228.716.696	209.123.809	192.796.388	190.801.463
2017	0	0	0	148.781.520	203.646.551	218.535.933	220.478.661	220.975.451	213.770.547	202.808.870
2018	0	0	0	0	161.428.254	209.821.653	219.535.741	221.204.772	222.331.305	211.578.309
2019	0	0	0	0	0	175.078.688	208.316.785	221.748.094	233.359.904	229.519.899
2020	0	0	0	0	0	0	132.654.521	165.975.063	188.627.034	187.154.759
2021	0	0	0	0	0	0	0	140.367.421	197.065.805	206.967.131
2022	0	0	0	0	0	0	0	0	188.192.837	222.930.136
2023	0	0	0	0	0	0	0	0	0	179.532.933

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

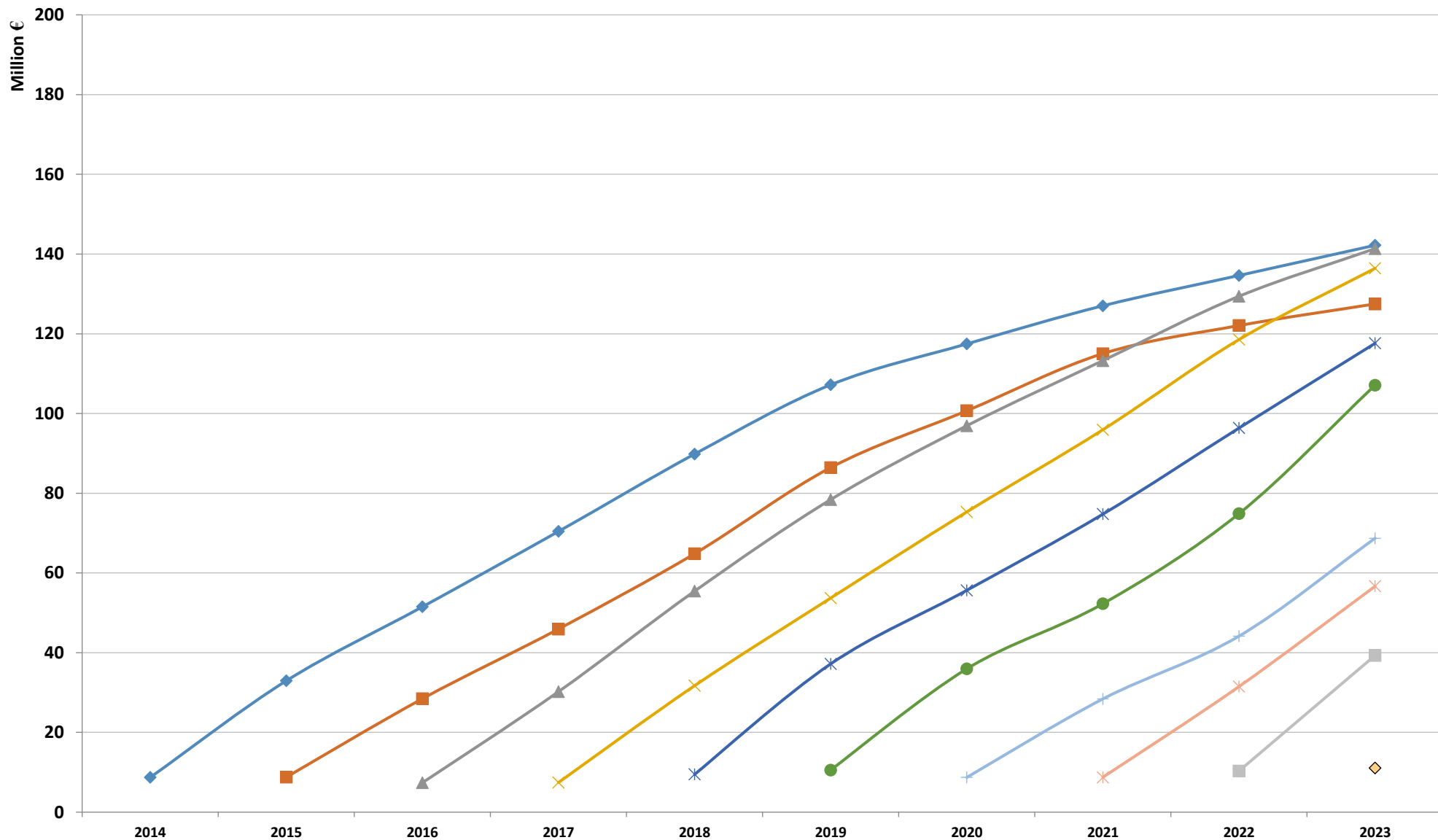
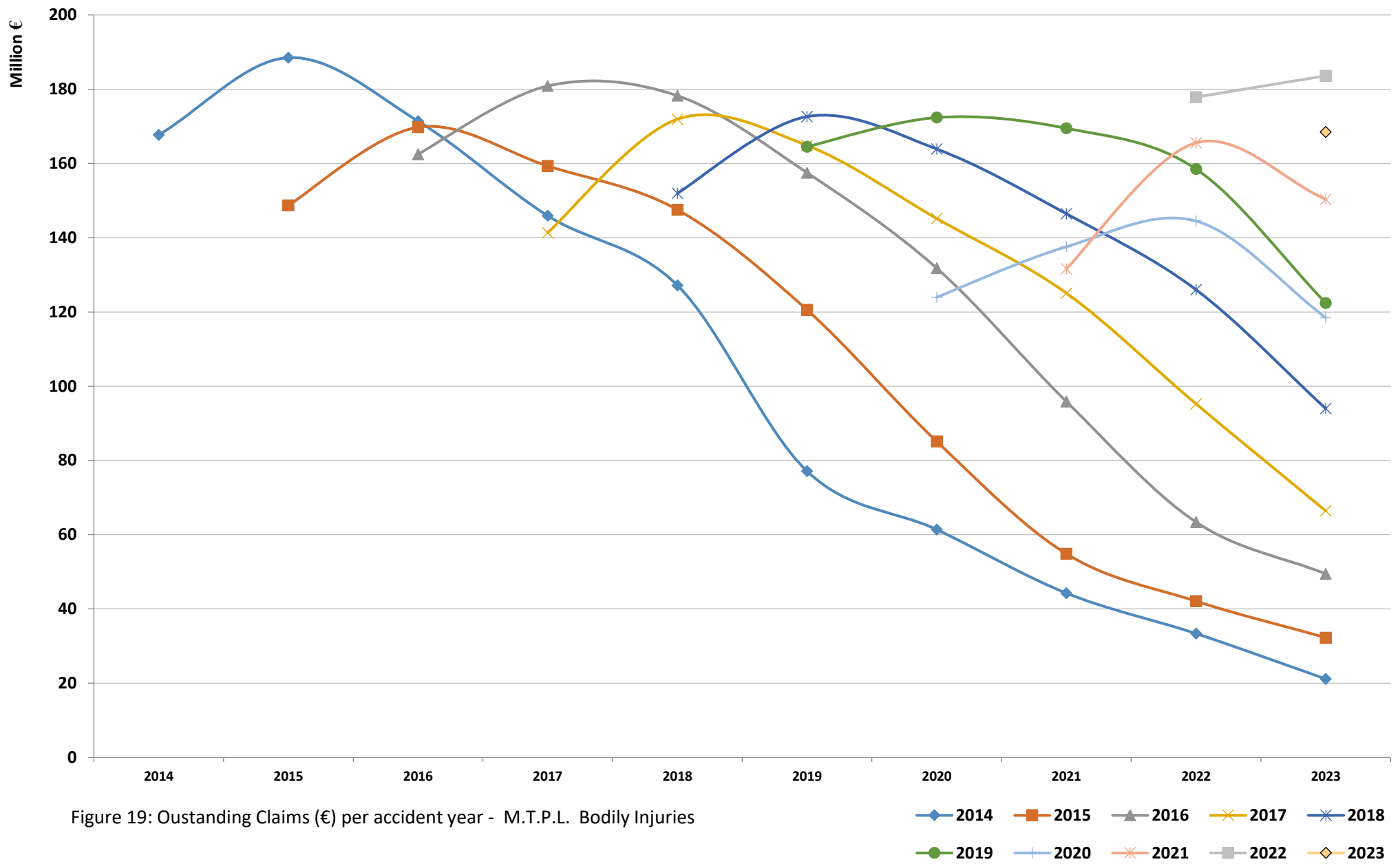


Figure 18: Paid Claims (€) per accident year - M.T.P.L. Bodily Injuries

◆ 2014
 ■ 2015
 ▲ 2016
 × 2017
 ✱ 2018
● 2019
+ 2020
✱ 2021
■ 2022
◇ 2023



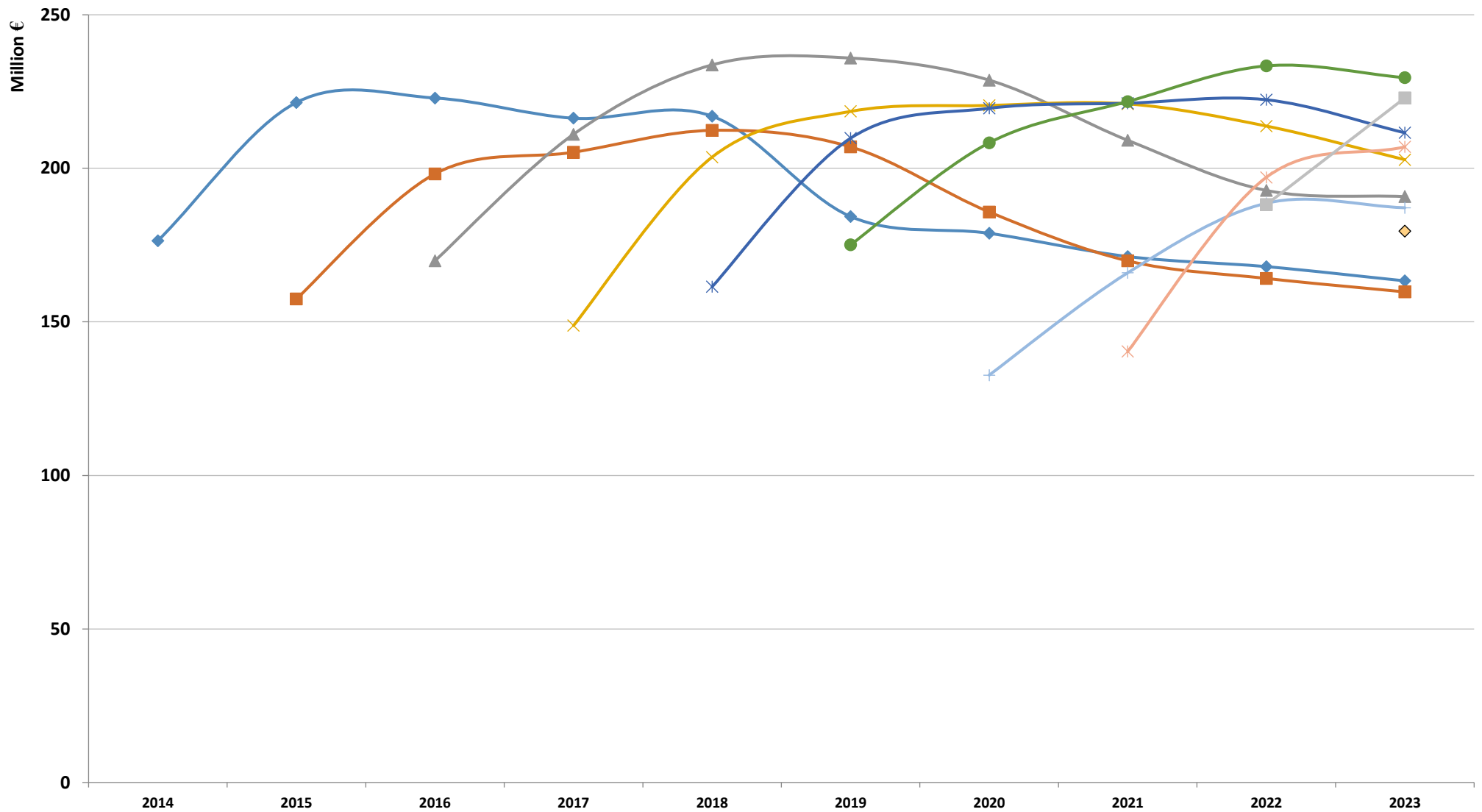


Figure 20: Total Claims (paid and outstanding) (€) per accident year - M.T.P.L. Bodily Injuries

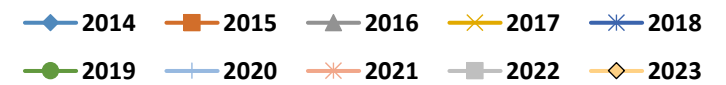


Table 10C - Evolution of Paid Claims per Accident Year

(Third Party Liability - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	137.969.691	70.524.796	24.339.275	23.454.276	22.936.157	19.691.706	11.174.561	9.923.631	8.221.252	8.711.449
2015	-	125.846.369	66.642.341	24.200.282	23.840.175	24.219.402	15.772.261	15.312.042	7.938.075	5.996.854
2016	-	-	130.423.258	74.061.262	33.680.818	27.360.747	20.862.646	18.054.676	17.808.505	13.163.605
2017	-	-	-	133.740.476	79.387.088	31.280.005	25.448.912	22.979.872	24.636.981	19.705.863
2018	-	-	-	-	140.769.144	81.984.411	27.134.192	23.009.591	24.721.829	24.239.294
2019	-	-	-	-	-	146.858.035	84.193.818	24.596.295	28.885.183	37.010.128
2020	-	-	-	-	-	-	129.399.286	67.913.897	24.355.480	30.749.346
2021	-	-	-	-	-	-	-	141.871.902	90.676.054	38.080.616
2022	-	-	-	-	-	-	-	-	176.980.516	117.236.316
2023	-	-	-	-	-	-	-	-	-	205.457.241

Evolution of Outstanding Claims per Accident Year

(Third Party Liability - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	290.331.507	268.070.950	239.982.208	204.974.630	179.074.232	96.233.457	67.487.019	47.916.561	36.149.075	23.226.866
2015	-	279.291.561	246.789.317	224.208.640	201.554.577	168.440.027	103.107.850	61.140.765	46.168.489	35.438.358
2016	-	-	293.761.469	259.780.841	245.276.887	215.916.187	180.643.340	122.713.375	69.619.307	53.867.115
2017	-	-	-	270.031.452	254.560.118	227.785.461	197.682.519	169.820.197	115.869.373	72.344.055
2018	-	-	-	-	287.022.163	257.344.482	230.630.283	202.289.682	174.333.243	114.599.001
2019	-	-	-	-	-	313.553.649	268.956.816	249.102.995	221.689.147	172.363.820
2020	-	-	-	-	-	-	254.885.967	219.084.089	217.027.028	175.111.179
2021	-	-	-	-	-	-	-	288.643.631	275.990.986	230.793.520
2022	-	-	-	-	-	-	-	-	388.200.736	324.690.832
2023	-	-	-	-	-	-	-	-	-	397.260.107

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 10C - Evolution of Claims per Accident Year

(Third Party Liability - Amount)

Accident year	Calendar Year									
	2014 €	2015 €	2016 €	2017 €	2018 €	2019 €	2020 €	2021 €	2022 €	2023 €
2014	428.301.197	476.565.436	472.815.969	461.262.667	458.298.425	395.149.357	377.577.481	367.930.654	364.384.420	360.173.659
2015	0	405.137.930	439.278.027	440.897.632	442.083.744	433.188.596	383.628.679	356.973.637	349.939.436	345.206.159
2016	0	0	424.184.727	464.265.361	483.442.226	481.442.273	467.032.071	427.156.781	391.871.218	389.282.632
2017	0	0	0	403.771.928	467.687.683	472.193.030	467.539.000	462.656.550	433.342.707	409.523.252
2018	0	0	0	0	427.791.308	480.098.037	480.518.030	475.187.020	471.952.411	436.457.463
2019	0	0	0	0	0	460.411.684	500.008.669	504.751.143	506.222.478	493.907.279
2020	0	0	0	0	0	0	384.285.253	416.397.272	438.695.691	427.529.188
2021	0	0	0	0	0	0	0	430.515.533	508.538.942	501.422.092
2022	0	0	0	0	0	0	0	0	565.181.252	618.907.665
2023	0	0	0	0	0	0	0	0	0	602.717.348

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

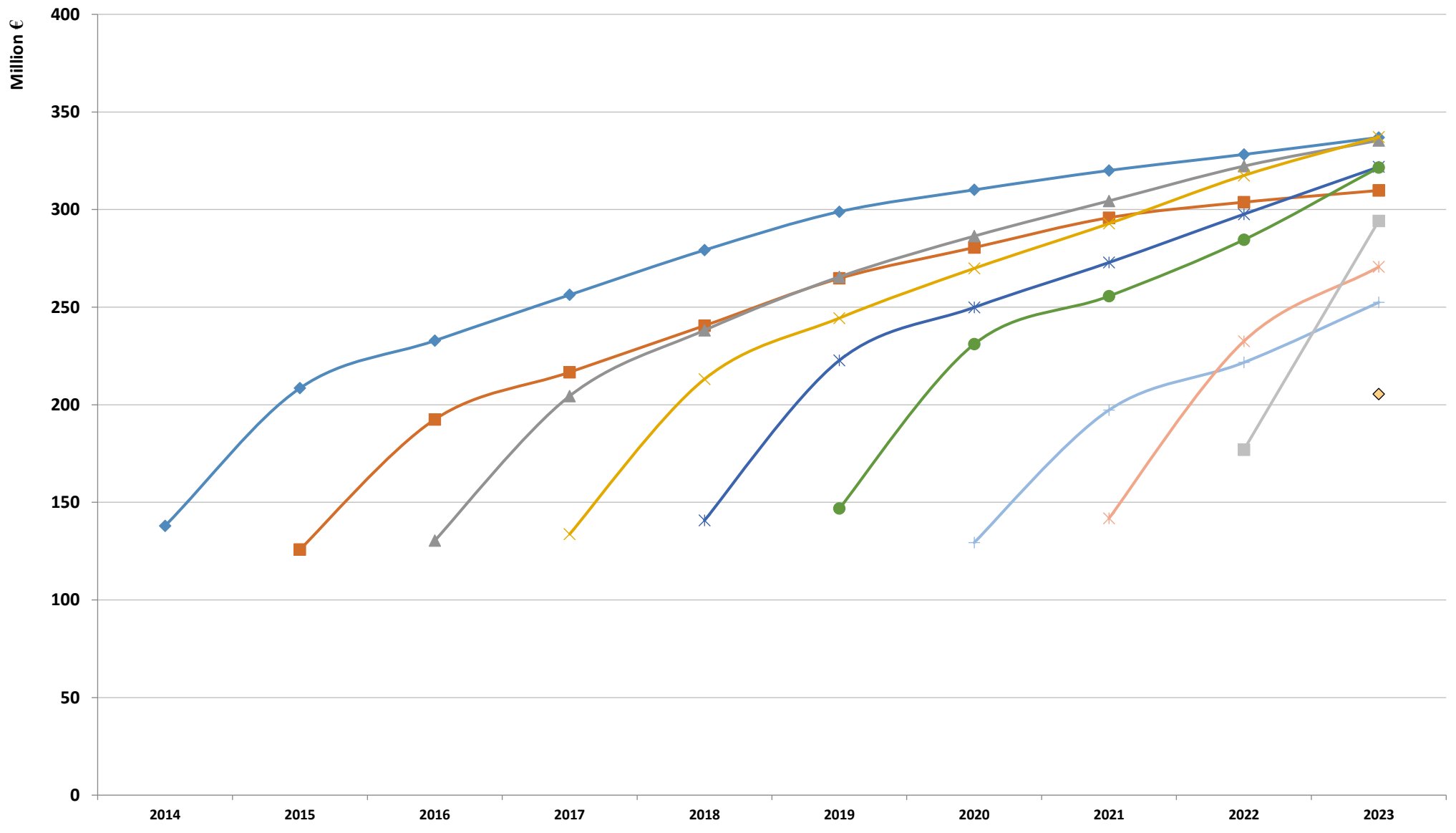
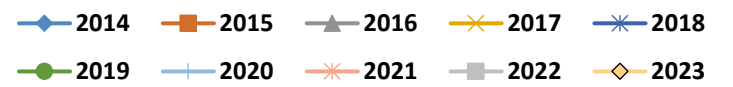


Figure 21 : Paid Claims (€) per accident year - M.T.P.L.



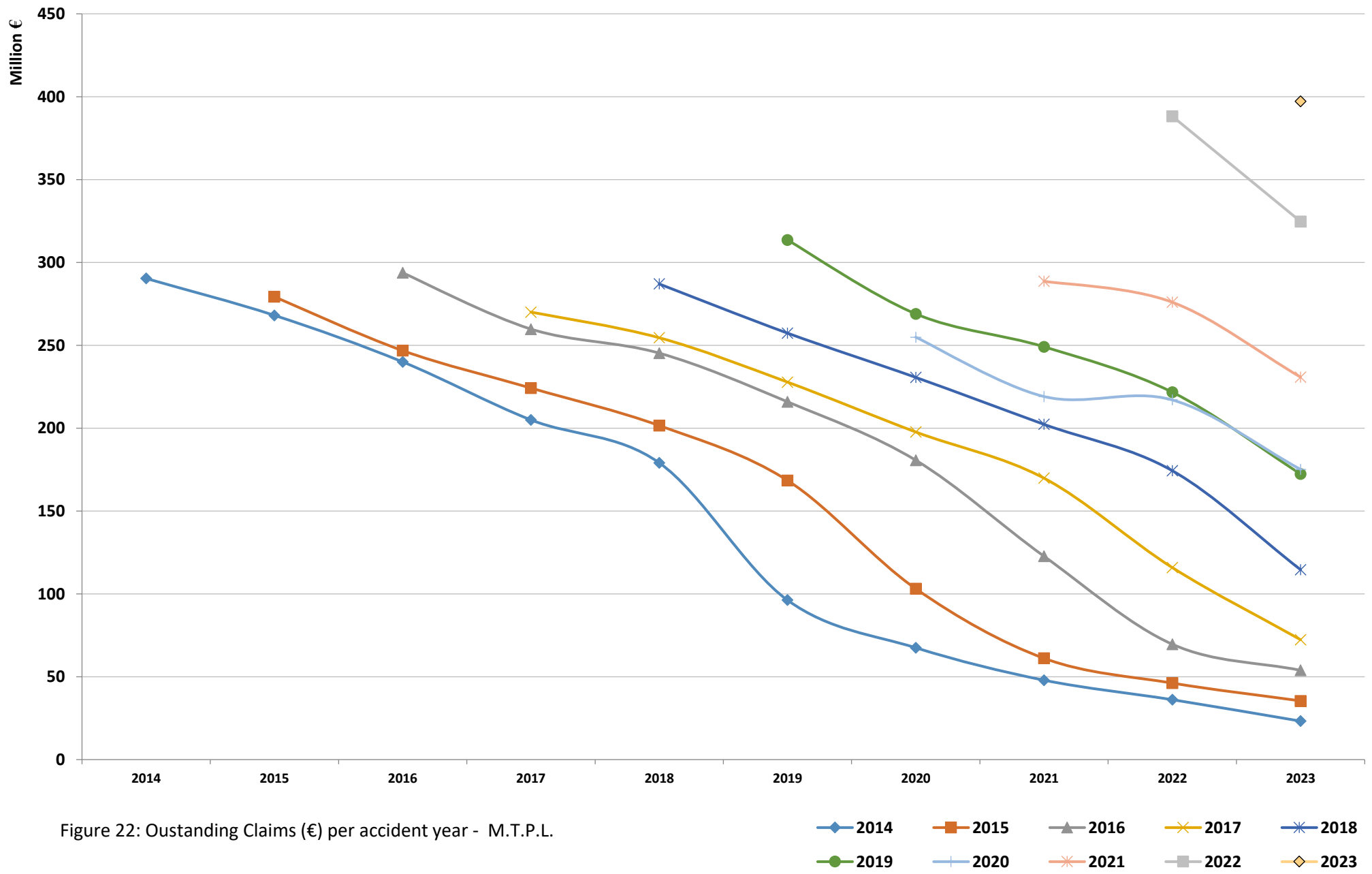


Figure 22: Outstanding Claims (€) per accident year - M.T.P.L.



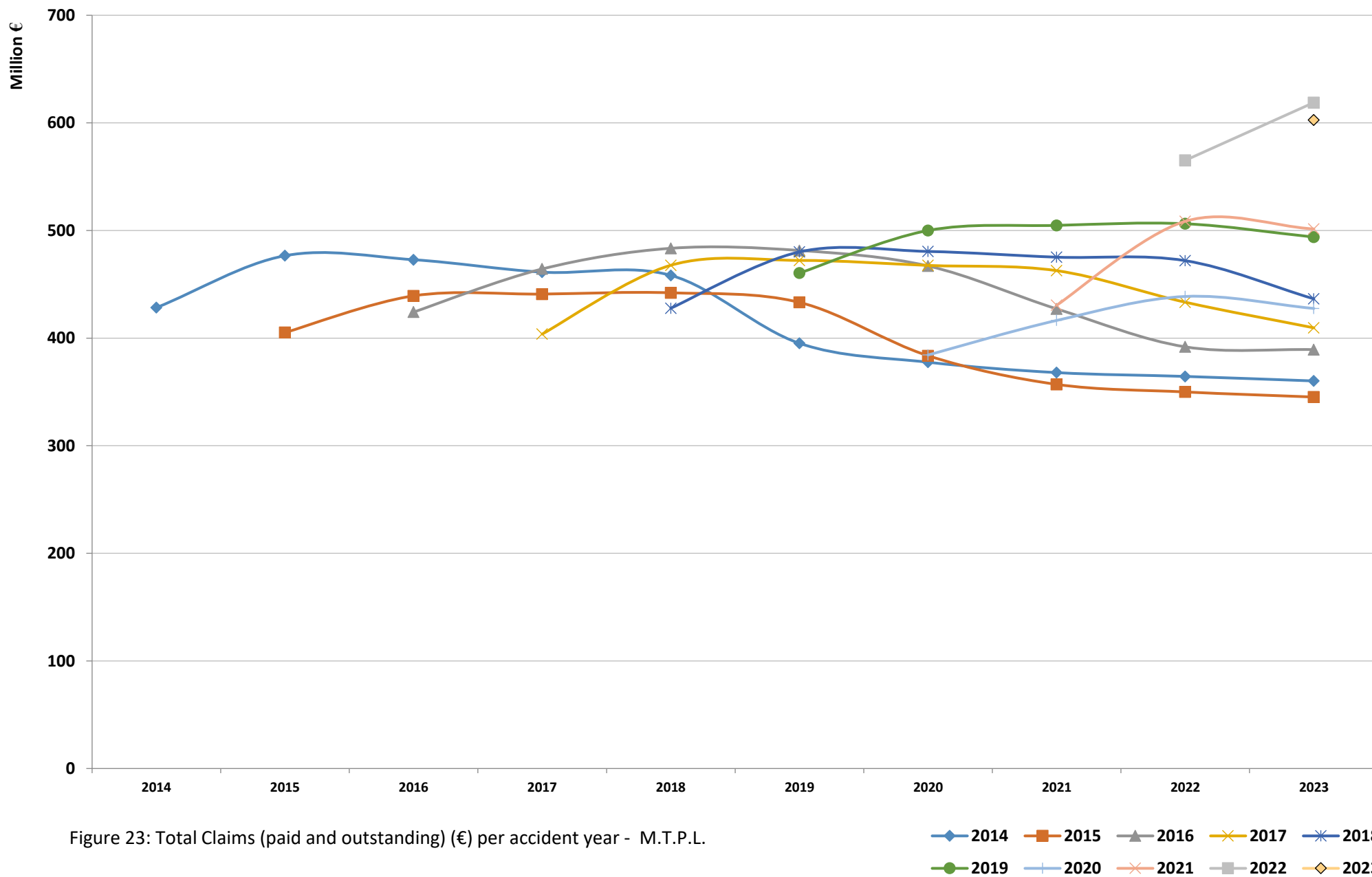


Figure 23: Total Claims (paid and outstanding) (€) per accident year - M.T.P.L.

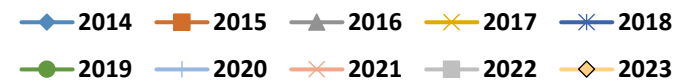


Table 11A - Evolution of Number of Paid Claims per Accident Year

(Material Damages - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	125.603	47.449	3.254	1.528	1.006	541	203	99	99	67
2015	-	124.554	51.924	3.795	1.754	870	372	197	155	84
2016	-	-	130.636	56.879	4.273	1.658	769	414	311	183
2017	-	-	-	139.743	62.734	6.275	1.546	863	580	361
2018	-	-	-	-	150.990	64.823	6.222	1.716	985	840
2019	-	-	-	-	-	160.138	67.528	6.809	2.567	1.526
2020	-	-	-	-	-	-	138.719	59.445	6.365	2.450
2021	-	-	-	-	-	-	-	148.229	78.248	8.925
2022	-	-	-	-	-	-	-	-	170.098	84.554
2023	-	-	-	-	-	-	-	-	-	187.841

Evolution of Number of Outstanding Claims per Accident Year

(Material Damages - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	117.925	60.873	52.569	46.106	44.316	15.146	2.385	1.233	944	748
2015	-	122.869	63.016	51.666	49.478	45.135	12.683	2.357	1.209	957
2016	-	-	133.535	69.773	62.926	56.034	48.707	20.903	2.405	1.755
2017	-	-	-	149.207	87.851	70.897	61.360	54.690	22.860	8.029
2018	-	-	-	-	159.683	94.468	74.511	63.038	57.723	21.909
2019	-	-	-	-	-	181.317	109.941	90.356	72.721	63.662
2020	-	-	-	-	-	-	142.008	81.428	72.739	60.487
2021	-	-	-	-	-	-	-	187.221	117.957	93.562
2022	-	-	-	-	-	-	-	-	239.661	146.686
2023	-	-	-	-	-	-	-	-	-	252.816

Fully paid claims are shown under paid claims (upper table), otherwise they are shown under outstanding claims (lower table).

Table 11A - Evolution of Number of Claims per Accident Year

(Material Damages - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	243.528	233.925	228.875	223.940	223.156	194.527	181.969	180.916	180.726	180.597
2015	0	247.423	239.494	231.939	231.505	228.032	195.952	185.823	184.830	184.662
2016	0	0	264.171	257.288	254.714	249.480	242.922	215.532	197.345	196.878
2017	0	0	0	288.950	290.328	279.649	271.658	265.851	234.601	220.131
2018	0	0	0	0	310.673	310.281	296.546	286.789	282.459	247.485
2019	0	0	0	0	0	341.455	337.607	324.831	309.763	302.230
2020	0	0	0	0	0	0	280.727	279.592	277.268	267.466
2021	0	0	0	0	0	0	0	335.450	344.434	328.964
2022	0	0	0	0	0	0	0	0	409.759	401.338
2023	0	0	0	0	0	0	0	0	0	440.657

Table 11B - Evolution of Number of Paid Claims per Accident Year

(Bodily Injuries - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	2.141	1.804	649	468	428	447	218	145	113	81
2015	-	1.949	1.876	739	521	409	347	252	183	115
2016	-	-	2.128	1.903	795	480	300	384	374	201
2017	-	-	-	2.087	2.112	777	440	327	495	305
2018	-	-	-	-	2.361	2.292	684	466	455	563
2019	-	-	-	-	-	2.587	2.081	614	613	594
2020	-	-	-	-	-	-	1.976	1.897	661	658
2021	-	-	-	-	-	-	-	2.258	2.297	861
2022	-	-	-	-	-	-	-	-	2.624	2.794
2023	-	-	-	-	-	-	-	-	-	2.893

Evolution of Number of Outstanding Claims per Accident Year

(Bodily Injuries - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	7.598	5.898	5.154	4.479	4.261	1.795	1.235	958	800	651
2015	-	8.045	6.287	5.300	4.965	4.501	2.535	1.614	1.197	997
2016	-	-	8.418	6.475	6.006	5.455	4.944	3.045	1.578	1.243
2017	-	-	-	9.220	7.405	6.461	5.822	5.250	3.234	1.909
2018	-	-	-	-	9.985	7.952	6.693	5.979	5.660	3.381
2019	-	-	-	-	-	10.252	7.855	6.971	6.598	5.773
2020	-	-	-	-	-	-	7.777	6.175	6.274	5.430
2021	-	-	-	-	-	-	-	9.287	8.270	7.032
2022	-	-	-	-	-	-	-	-	12.881	9.590
2023	-	-	-	-	-	-	-	-	-	12.864

Fully paid claims are shown under paid claims (upper table), otherwise they are shown under outstanding claims (lower table).

Table 11B - Evolution of Number of Claims per Accident Year

(Bodily Injuries - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	9.739	9.843	9.748	9.541	9.751	7.732	7.390	7.258	7.213	7.145
2015	0	9.994	10.112	9.864	10.050	9.995	8.376	7.707	7.473	7.388
2016	0	0	10.546	10.506	10.832	10.761	10.550	9.035	7.942	7.808
2017	0	0	0	11.307	11.604	11.437	11.238	10.993	9.472	8.452
2018	0	0	0	0	12.346	12.605	12.030	11.782	11.918	10.202
2019	0	0	0	0	0	12.839	12.523	12.253	12.493	12.262
2020	0	0	0	0	0	0	9.753	10.048	10.808	10.622
2021	0	0	0	0	0	0	0	11.545	12.825	12.448
2022	0	0	0	0	0	0	0	0	15.505	15.008
2023	0	0	0	0	0	0	0	0	0	15.757

Table 11C - Evolution of Number of Paid Claims per Accident Year

(Third Party Liability - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	125.401	47.516	3.511	1.709	1.176	836	336	186	162	111
2015	-	124.147	51.915	4.055	1.944	1.036	601	334	263	155
2016	-	-	130.187	57.008	4.523	1.822	884	634	558	300
2017	-	-	-	139.365	62.833	6.446	1.715	977	883	528
2018	-	-	-	-	150.529	64.772	6.366	1.872	1.190	1.156
2019	-	-	-	-	-	159.689	67.528	6.923	2.763	1.750
2020	-	-	-	-	-	-	138.347	59.401	6.463	2.630
2021	-	-	-	-	-	-	-	147.849	78.283	9.051
2022	-	-	-	-	-	-	-	-	169.669	84.443
2023	-	-	-	-	-	-	-	-	-	187.075

Evolution of Number of Outstanding Claims per Accident Year

(Third Party Liability - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	119.482	62.642	54.432	47.605	45.903	15.757	3.019	1.782	1.426	1.166
2015	-	124.278	65.080	53.376	51.266	46.894	13.803	3.241	1.960	1.609
2016	-	-	135.388	71.443	64.739	57.867	50.486	22.062	3.249	2.494
2017	-	-	-	150.794	89.867	72.947	63.357	56.653	24.316	9.018
2018	-	-	-	-	161.428	96.708	76.592	65.007	59.915	23.231
2019	-	-	-	-	-	182.685	111.596	91.981	74.893	65.545
2020	-	-	-	-	-	-	142.781	82.627	74.515	62.045
2021	-	-	-	-	-	-	-	188.239	120.007	95.333
2022	-	-	-	-	-	-	-	-	241.475	148.495
2023	-	-	-	-	-	-	-	-	-	254.392

Fully paid claims are shown under paid claims (upper table), otherwise they are shown under outstanding claims (lower table).

Claims with Material damages and Bodily injuries have been counted as 1 claim in Motor Third Party Liability.

Table 11C - Evolution of Number of Claims per Accident Year

(Third Party Liability - Number)

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	244.883	235.559	230.860	225.742	225.216	195.906	183.504	182.453	182.259	182.110
2015	0	248.425	241.142	233.493	233.327	229.991	197.501	187.273	186.255	186.059
2016	0	0	265.575	258.638	256.457	251.407	244.910	217.120	198.865	198.410
2017	0	0	0	290.159	292.065	281.591	273.716	267.989	236.535	221.765
2018	0	0	0	0	311.957	312.009	298.259	288.546	284.644	249.116
2019	0	0	0	0	0	342.374	338.813	326.121	311.796	304.198
2020	0	0	0	0	0	0	281.128	280.375	278.726	268.886
2021	0	0	0	0	0	0	0	336.088	346.139	330.516
2022	0	0	0	0	0	0	0	0	411.144	402.607
2023	0	0	0	0	0	0	0	0	0	441.467

Claims with Material damages and Bodily injuries have been counted as 1 claim in Motor Third Party Liability.

Table 12A - Claims' summary as at 31/12/2023 per Accident Year

M.T.P.L. : Material Damages

Accident Year	Total paid claims	Outstanding Claims	Total	Vehicles Insured
2014	194.749.895	2.071.992	196.821.887	3.739.147
2015	182.282.877	3.169.957	185.452.834	3.740.162
2016	194.059.214	4.421.955	198.481.169	3.952.063
2017	200.772.228	5.942.154	206.714.382	4.417.533
2018	204.253.142	20.626.011	224.879.153	4.674.736
2019	214.437.718	49.949.662	264.387.380	4.992.535
2020	183.722.304	56.652.125	240.374.429	5.114.578
2021	213.975.945	80.479.016	294.454.961	5.325.529
2022	254.907.524	141.070.005	395.977.529	5.995.990
2023	194.407.575	228.776.840	423.184.415	6.299.757

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 12B - Claims' summary as at 31/12/2023 per Accident Year

M.T.P.L. : Bodily Injuries

Accident Year	Total paid claims	Outstanding Claims	Total	Vehicles Insured
2014	142.196.899	21.154.874	163.351.773	3.739.147
2015	127.484.924	32.268.402	159.753.326	3.740.162
2016	141.356.302	49.445.161	190.801.463	3.952.063
2017	136.406.969	66.401.901	202.808.870	4.417.533
2018	117.605.320	93.972.989	211.578.309	4.674.736
2019	107.105.741	122.414.158	229.519.899	4.992.535
2020	68.695.705	118.459.054	187.154.759	5.114.578
2021	56.652.627	150.314.504	206.967.131	5.325.529
2022	39.309.308	183.620.827	222.930.136	5.995.990
2023	11.049.666	168.483.267	179.532.933	6.299.757

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 12C - Claims' summary as at 31/12/2023 per Accident Year

M.T.P.L. : Total

Accident Year	Total paid claims	Outstanding Claims	Total	Vehicles Insured
2014	336.946.793	23.226.866	360.173.659	3.739.147
2015	309.767.801	35.438.358	345.206.159	3.740.162
2016	335.415.517	53.867.115	389.282.632	3.952.063
2017	337.179.197	72.344.055	409.523.252	4.417.533
2018	321.858.462	114.599.001	436.457.463	4.674.736
2019	321.543.459	172.363.820	493.907.279	4.992.535
2020	252.418.009	175.111.179	427.529.188	5.114.578
2021	270.628.572	230.793.520	501.422.092	5.325.529
2022	294.216.833	324.690.832	618.907.665	5.995.990
2023	205.457.241	397.260.107	602.717.348	6.299.757

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 13A - Loss Ratio (%) Estimation based on Accident Year

M.T.P.L. : Material Damages

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	52,13	52,80	51,72	50,69	49,94	43,63	41,13	40,70	40,64	40,73
2015	-	59,21	57,63	56,33	54,91	54,08	47,29	44,73	44,41	44,33
2016	-	-	66,06	65,77	64,88	63,78	61,91	56,64	51,71	51,56
2017	-	-	-	64,69	66,99	64,36	62,68	61,32	55,71	52,45
2018	-	-	-	-	65,52	66,48	64,20	62,48	61,40	55,32
2019	-	-	-	-	-	67,39	68,90	66,84	64,45	62,45
2020	-	-	-	-	-	-	60,63	60,34	60,26	57,92
2021	-	-	-	-	-	-	-	70,06	75,20	71,10
2022	-	-	-	-	-	-	-	-	85,31	89,61
2023	-	-	-	-	-	-	-	-	-	92,12

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 13B - Loss Ratio (%) Estimation based on Accident Year

M.T.P.L. : Bodily Injuries

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	50,45	63,33	63,74	61,86	62,05	52,70	51,14	48,98	48,04	46,71
2015	-	50,58	63,67	65,93	68,22	66,49	59,68	54,57	52,73	51,32
2016	-	-	58,62	72,84	80,63	81,40	78,92	72,16	66,52	65,83
2017	-	-	-	53,27	72,92	78,25	78,94	79,12	76,54	72,62
2018	-	-	-	-	57,32	74,51	77,96	78,55	78,95	75,13
2019	-	-	-	-	-	60,78	72,32	76,98	81,01	79,68
2020	-	-	-	-	-	-	48,44	60,61	68,88	68,34
2021	-	-	-	-	-	-	-	50,50	70,90	74,46
2022	-	-	-	-	-	-	-	-	63,05	74,69
2023	-	-	-	-	-	-	-	-	-	58,23

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

Table 13C - Loss Ratio (%) Estimation based on Accident Year

M.T.P.L. : Total

Accident year	Calendar Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
2014	51,42	57,22	56,77	55,38	55,02	47,44	45,33	44,17	43,75	43,24
2015	-	55,53	60,21	60,43	60,59	59,37	52,58	48,93	47,96	47,31
2016	-	-	62,86	68,80	71,64	71,35	69,21	63,30	58,07	57,69
2017	-	-	-	59,96	69,45	70,12	69,43	68,70	64,35	60,81
2018	-	-	-	-	62,17	69,77	69,83	69,05	68,58	63,42
2019	-	-	-	-	-	64,71	70,28	70,95	71,15	69,42
2020	-	-	-	-	-	-	55,79	60,45	63,69	62,06
2021	-	-	-	-	-	-	-	62,20	73,47	72,45
2022	-	-	-	-	-	-	-	-	76,33	83,59
2023	-	-	-	-	-	-	-	-	-	78,51

The additional provision that is estimated by actuarial / statistical methods (e.g. IBNR) has not been included in the evolution of Outstanding Claims.

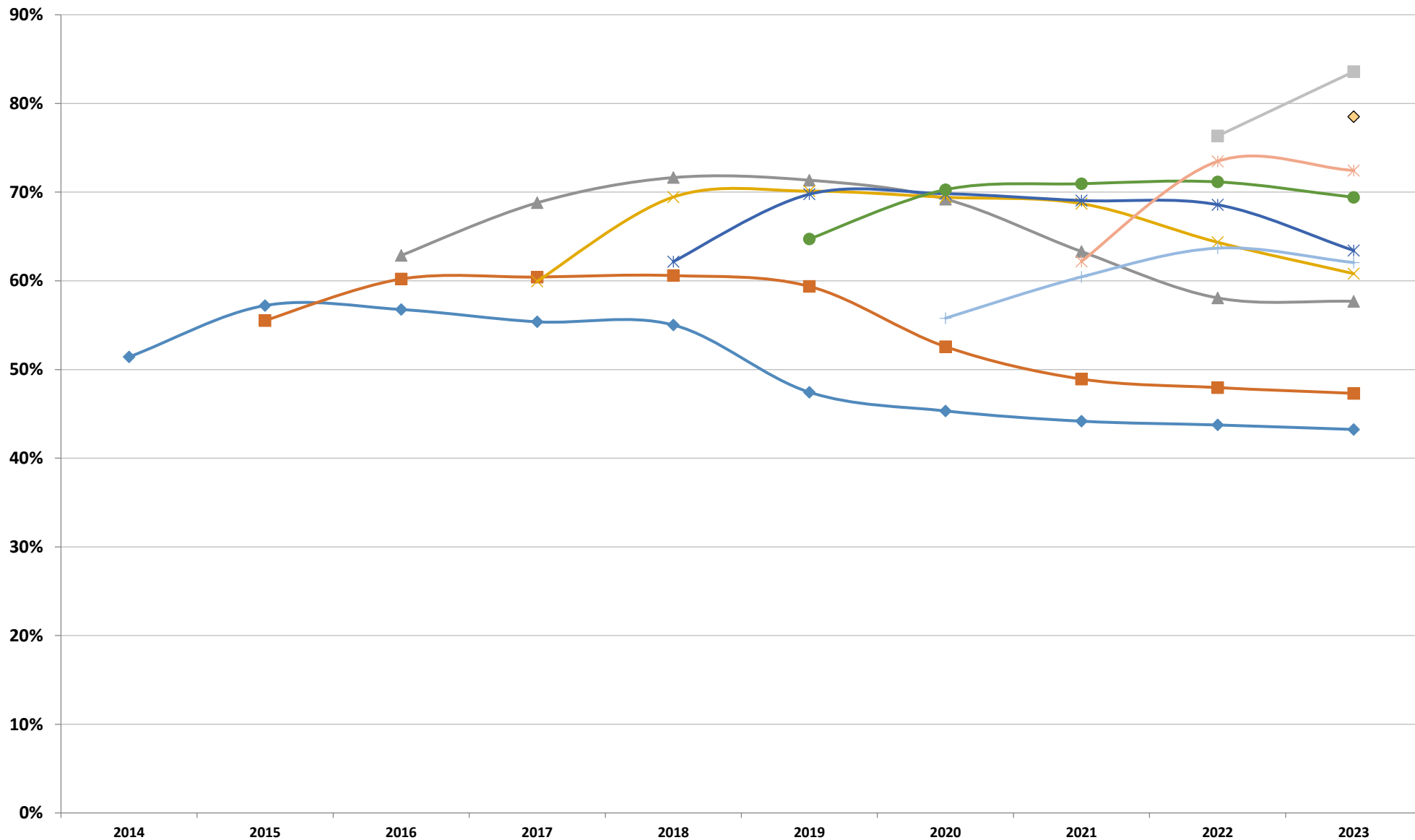
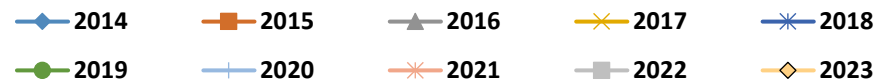


Figure 24: Loss Ratio Evolution per Accident Year - M.T.P.L.



DEFINITIONS

Frequency of claims = Number of claims / Number of written exposures

No. of claims = No. of paid claims + No. of OS claims, declared within the year

Earned premium = Written premium + Policy fees + Unearned premium reserve start –
Unearned premium reserve end

Incurred claims = Paid claims + Outstanding claims end - Outstanding claims start

Loss ratio = Incurred claims / Earned premium

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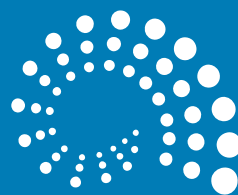
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2023

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ALLIANZ EUROPEAN RELIANCE SINGLE MEMBER INSURANCE S.A.
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Eurolife FFH Single-Member General Insurance SA
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