



Executive summary

In total, 999 contracts for crew insurance were in force in 2015, down by 2.7% (1,027 in 2014). Similarly, the number of insured workplaces remained relatively stable (19,416 in 2015). 1,835 losses were declared (2,542 in 2014) for which € 1.3 million was paid and a further € 1.7 million outstanding claims reserve was formed for. The corresponding figures for 2014 were € 1.3 million and € 1.6 million.

From the amounts mentioned above, the following ratios are calculated relating to average claim and frequency. It should be noted that in the table below, average ratios are calculated per insured capita.

	2015	2014
Average frequency rate (per capita)	9.4%	13.1%
Average claim (€)	1,667	1,132
Average cost per claim (€) (per capita)	157	148

According to the data collected in 2014 and 2015, the distribution of the causes for the claims paid has not changed significantly. 40% of the compensations are related to temporary inability, over 20% for outpatient care and 20% for hospital treatment.

Similarly, the distribution of outstanding claims by cause has not changed significantly. Most outstanding claims related to temporary disability (over 40%) while outpatient care continues having a large share (25%).

After the study of the claims' evolution, the industry is well reserved while the claims seem to be safely estimated within three years after their initial declaration.