

Executive Summary

HAIC surveyed the Greek market regarding the premium production for the first half of 2012. 62 insurance enterprises-members responded, which accumulated 96.2% of premium (including policy fee) according to the insurance market's full data for 2011. From the above, 22 were active in Life insurance (99.3% market share) and 51 were active in the Non-life insurance (93.9% market share).

After the comparison of the responses to the survey of the above 62 enterprises with the corresponding ones for 2011 of the same enterprises for the first half of the year, the following were concluded:

Premium (mil. €)	Half 2012	Half 2011	Growth
Life	986.59	1,015.07	-2.8%
Non-life	1,266.20	1,429.66	-11.4%
Total	2,252.79	2,444.74	-7.9%

Premium for the first half of 2012 for the most important insurance branches along with the respective growth in relation to 2011 was as shown in the following tables.

Important non-life branches

€	Half 2012	Half 2011	Growth
3. Land vehicles	141,296,066.00	183,058,628.50	-22.8%
7. Goods in transit	12,858,423.64	14,682,178.03	-12.4%
8. Fire and natural forces	197,930,138.08	218,482,675.72	-9.4%
9. Other damages to property	75,516,767.55	68,667,711.91	+10.0%
10. Motor vehicle liability	637,043,011.66	739,105,209.29	-13.8%
13. General civil liability	48,364,719.10	45,660,097.27	+5.9%

Important life branches

€	Half 2012	Half 2011	Growth
I. Life	589,971,585.48	660,700,270.11	-10.7%
III. Life insurance linked to investments	222,573,696.03	148,470,971.46	+49.9%