



## Executive summary

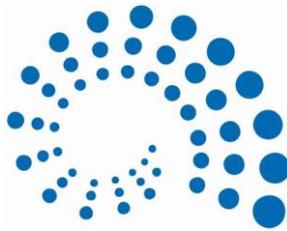
HAIC conducts a monthly survey of its member-companies regarding the premium production per line of business. The purpose is to estimate the rate of change per month and cumulatively for the latest recorded period (Q1, semester, ...) in relation to the corresponding period of the previous year.

All insurance enterprises – members, which are established in Greece, participated, while the ones operating under freedom of service (F.O.S.) did not.

The current study aggregates the monthly premium of insurance enterprises for Q1 to Q3 of 2015 and compares it against the corresponding value for the same enterprises.

57 insurance enterprises responded, which accumulated 95.8% of premium (including policy fee) according to the insurance market's full data for 2014. From the above, 21 were active in Life insurance (97.4% market share) and 47 were active in the Non-life insurance (94.4% market share).

After the comparison of the responses to the survey of the above 57 enterprises with the corresponding ones for 2014 of the same enterprises, the following were concluded:



Premium (mil. €)	Q1-Q3 2015	Growth
<b>Life</b>	1,333.90	+1.4%
<b>Non-life</b>	1,385.79	-8.0%
<b>MTPL</b>	609.90	-15.1%
<b>Other Non-life</b>	775.89	-1.5%
<b>Total</b>	<b>2,719.69</b>	<b>-3.6%</b>

For Q1-Q3 of 2015, premium for the most important insurance branches along with the respective growth in relation to 2014 was as shown in the following tables.

#### Important non-life branches

€	Q1-Q3 2015	Growth
<b>3. Land vehicles</b>	139,631,406.70	-9.0%
<b>7. Goods in transit</b>	16,637,298.66	+2.3%
<b>8. Fire and natural forces</b>	272,056,957.30	+1.0%
<b>9. Other damages to property</b>	82,717,103.48	-4.6%
<b>10. Motor vehicle liability</b>	609,902,911.69	-15.1%
<b>13. General civil liability</b>	64,153,278.14	+6.3%

#### Important life branches

€	Q1-Q3 2015	Growth
<b>I. Life</b>	865,915,242.33	-1.0%
<b>III. Life insurance linked to investments</b>	270,806,128.12	+1.5%