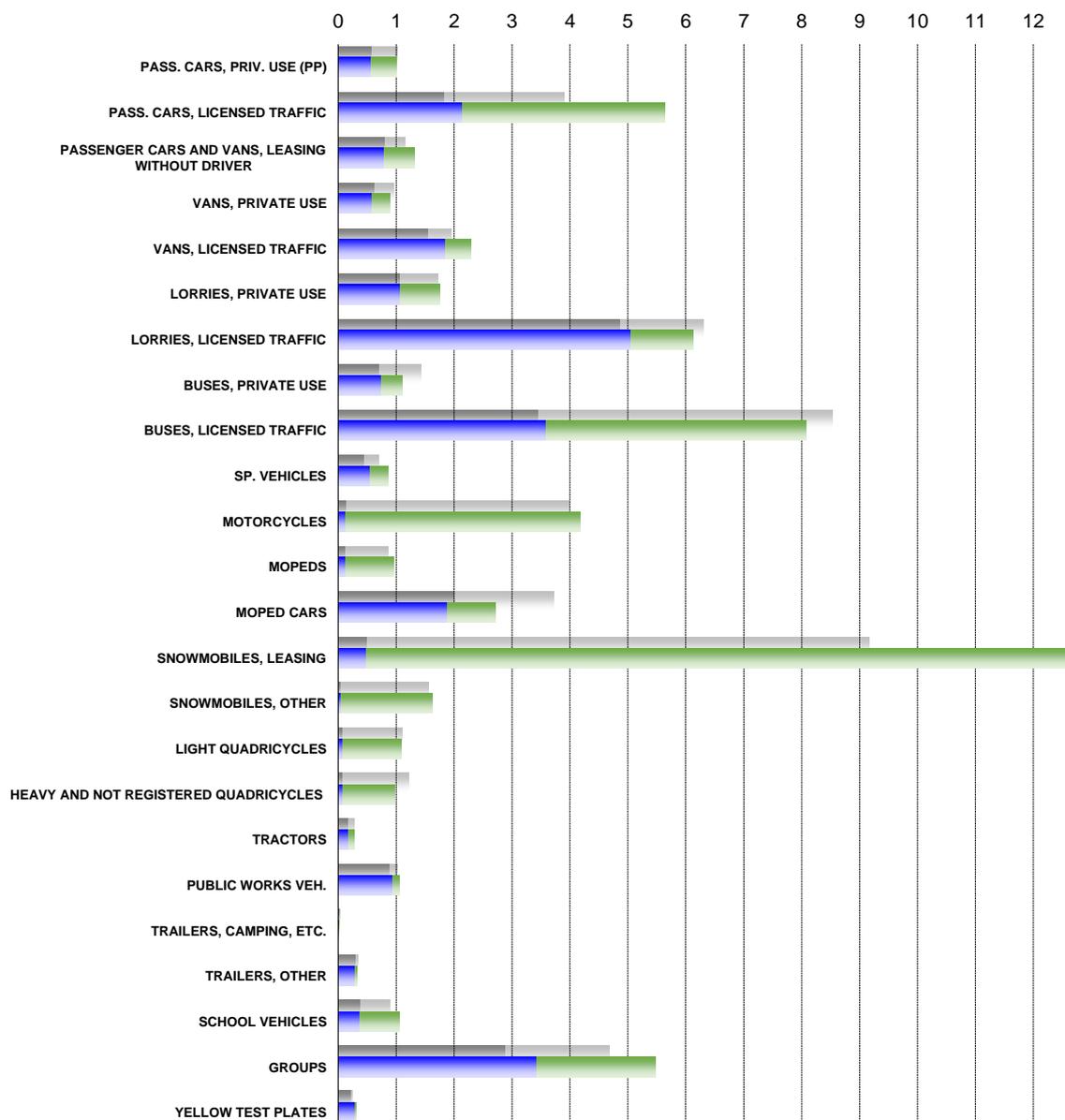


RISK STUDY ON MOTOR LIABILITY INSURANCE FOR 2021

AVERAGE COMPENSATIONS IN MOTOR LIABILITY INSURANCE BY VEHICLE GROUP PER POLICY YEAR IN 2015-2019

COMPENSATIONS / POLICY YEAR
(PP=1)



■ PROPERTY COMPENSATIONS* ■ PERSONAL COMPENSATIONS*

*Property and personal compensations for risk study 2020 are in the background

Contents

Risk study on motor liability insurance for 2021

1. Purpose of the study
2. Statistical material and its handling
 - 2.1. Statistical material
 - 2.2. Handling statistical material
3. Claim settlement rates and final figures
4. Conversion of compensation to the 2021 level
5. Calculations based on statistics
6. Matters to be taken into account when applying the study results

Tables

- 1 CLAIM SETTLEMENT RATES PER QUARTER (per quantity)
- 2 CLAIM SETTLEMENT RATES PER QUARTER (per EUR)
- 3 CLAIM SETTLEMENT RATES PER YEAR (per EUR)
- 4 INSURANCE PORTFOLIO IN THE POLICY YEAR
- 5 NUMBER OF LOSSES, OBSERVED
- 6 NUMBER OF PROPERTY LOSSES, OBSERVED
- 7 NUMBER OF PERSONAL INJURIES, OBSERVED
- 8 PROPERTY COMPENSATION, OBSERVED EUR
- 9 PERSONAL COMPENSATION (INCLUDING PROVISIONS AND CONFIRMED PENSIONS), OBSERVED EUR
- 10 PROVISIONS AND CONFIRMED PENSIONS, OBSERVED EUR
- 11 LOSSES OF MORE THAN EUR 1,500,000, OBSERVED EUR
- 12 NUMBER OF LOSSES, ESTIMATED FINAL
- 13 NUMBER OF PROPERTY LOSSES, ESTIMATED FINAL
- 14 NUMBER OF PERSONAL INJURIES, ESTIMATED FINAL
- 15 COMPENSATION IN TOTAL, ESTIMATED FINAL EUR
- 16 PROPERTY COMPENSATION, ESTIMATED FINAL EUR
- 17 PERSONAL COMPENSATION (INCLUDING PROVISIONS AND CONFIRMED PENSIONS), ESTIMATED FINAL EUR
- 18 COMPENSATION IN TOTAL AT THE 2021 LEVEL, EUR
- 19 PROPERTY COMPENSATION IN AT THE 2021 LEVEL, EUR
- 20 PERSONAL COMPENSATION (INCLUDING PROVISIONS AND CONFIRMED PENSIONS) AT THE 2021 LEVEL, EUR
- 21 LOSS FREQUENCY (%)
- 22 PROPERTY LOSS FREQUENCY (%)
- 23 PERSONAL INJURY FREQUENCY (%)
- 24 SHARE OF PERSONAL INJURIES (%)
- 25 AVERAGE COMPENSATION IN AT THE 2021 LEVEL, EUR
- 26 AVERAGE PROPERTY COMPENSATION IN AT THE 2021 LEVEL, EUR
- 27 AVERAGE PERSONAL COMPENSATION IN AT THE 2021 LEVEL, EUR
- 28 COMPENSATION PER POLICY YEAR AT THE 2021 LEVEL, EUR
- 29 PROPERTY COMPENSATION PER POLICY YEAR AT THE 2021 LEVEL, EUR
- 30 PERSONAL COMPENSATION PER POLICY YEAR AT THE 2021 LEVEL, EUR
- 31 SHARE OF PERSONAL COMPENSATION (%)

Graphs

COMPENSATION FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL

- 1 AVERAGE MOTOR LIABILITY INSURANCE IN TOTAL
- 2 PASSENGER CARS, PRIVATE USE
- 3 PASSENGER CARS, LICENSED TRAFFIC
- 4 PASSENGER CARS AND VANS, LEASING WITHOUT DRIVER
- 5 VANS, PRIVATE USE
- 6 VANS, LICENSED TRAFFIC
- 7 LORRIES, PRIVATE USE
- 8 LORRIES, LICENSED TRAFFIC
- 9 COACHES, PRIVATE USE
- 10 COACHES, LICENSED TRAFFIC
- 11 SPECIAL VEHICLES
- 12 MOTORISED QUADRICYCLES
- 13 SNOW MOBILES, LEASING
- 14 SNOW MOBILES, OTHER
- 15 LIGHT QUADRICYCLES
- 16 HEAVY AND NOT REGISTERED QUADRICYCLES
- 17 MOTORCYCLES
- 18 MOPEDS
- 19 TRACTORS
- 20 MOTORISED WORK MACHINES
- 21 SCHOOL VEHICLES
- 22 YELLOW TEST DRIVE REGISTRATION PLATES

Risk study on motor liability insurance for 2021

1. Purpose of the study

According to the Finnish Motor Liability Insurance Act (460/2016), an insurance company must forward the insurance portfolio and loss details for each policy and loss to the Finnish Motor Insurers' Centre, which calculates the risk premiums for property losses and personal injuries at least per vehicle type and purpose of use (private, professional and leased without a driver).

The Finnish Motor Insurers' Centre forwards the calculations to the member companies and the Financial Supervisory Authority. When determining insurance policies, the companies may utilise the risk premium calculations as they deem appropriate.

The Motor Insurers' centre utilizes the risk study for premiums as well.

Risk premiums that do not take the regional division and bonus into account have been converted to the 2021 levels using the compensation level index.

2. Statistical material and its handling

2.1. Statistical material

The risk survey has been carried out on the basis of the insurance portfolio for allocation years 2015–2019 and the statistical material on losses that occurred in these years. The material includes merchandise inventory insurance policies (previously group insurance policies) as a separate class.

The loss material for years of occurrence of 2015–2019 includes temporary benefits paid by 31 December 2019 and the capital value of personal annuities, which have been confirmed by 31 December 2019 and are in the assessment stage.

The material for year of occurrence of 2019 is incomplete and its results may be substantially uncertain.

2.2. Handling statistical material

The insurance portfolios for 2015–2019 have been amended per company to correspond with a policy year of 365 days (366 days in leap year of 2016).

The capital values for personal annuities have been amended per year of occurrence and company to correspond with the 1.0 % technical rate of interest and the newest reference mortality model of motor liability insurance i.e. K2016.

The number of policy years, all losses, the number of property losses and personal injuries, as well as property and personal compensations, have been calculated for each vehicle group and year of allocation (year of occurrence). The number of losses includes all losses that the insurance company has opened and effected payment on (i.e. so-called zero claims are also included). On the statistical record, the insurance companies do not carry rejected damages.

Vehicles insured as the company's own group per vehicle have been divided into vehicle groups where it has been possible to identify them.

These observed figures are presented per year of allocation in Tables 5–11.

3. Claim settlement rates and final figures

The above observation figures do not include the provisions for compensation payments to be made in the future with other respect than the annuities. Future payments made on losses are taken into account by multiplying the observed figures by the claim settlement rates, which have been calculated per each vehicle group per quarter. The vehicle groups are: P passenger cars, L lorries, C coaches, M motorcycles etc., and OTHERS. For the number of losses, the claim settlement rates have been calculated for property losses, personal injuries and losses in total. For the property and personal compensations, the claim settlement rates have been formed separately with the claim settlement rates calculated for property, loss of income, medical treatment, rehabilitation and other personal compensations. For provisions and

confirmed pensions, the claim settlement rates have been calculated at the annual level without specifying the vehicle groups.

Tables 2–3 include the vehicle group-specific claim settlement rates, which have been calculated using a chain ladder-type method from the loss material for 1990–2016 so that medical treatment and rehabilitation costs have been cleaned of inflation with the hospital index of the Association of Finnish Local and Regional Authorities; compensations for loss of income, provisions and confirmed pensions with the earnings index; and property compensations and other personal compensations with the compensation level index.

Claim settlement rates per number have been updated as well (table 1).

The claims settlement rates for compensations have been supplemented with respect to the so-called tail adjustment.

The medical treatment and medical rehabilitation expenses have separate claim settlement rates for 10 years, because after that, these expenses will be divided in the pay-as-you-go system (starting from 1 January 2015).

In the observed figures the major losses, of which more than EUR 1,500,000 was paid out by 31 December 2019 (including capital value of pensions and provisions), have been separated into their own items. Major losses have been divided into property and personal compensations. Major losses are estimated as final and they are divided between vehicle groups in relation to the claims expenditure for the vehicle groups.

4. Conversion of compensation to the 2021 level

The compensation for various years have been converted to the 2021 level as the average of the consumer price index and the earnings index with the calculated compensation level index (year 2000 = 100).

Year	Compensation level index and its change on the	
2015	143.4	0.5 %
2016	144.5	0.8 %
2017	145.1	0.4 %
2018	147.2	1.4 %
2019	149.7	1.6 %
2020	151.6	1.3 % (forecast)
2021	154.5	1.9 % (forecast)

Changes of indices from 2019 to 2021 are based on forecasts made by the Ministry of Finance. The compensations converted to the 2021 level are presented in Tables 18–20.

5. Calculations based on statistics

The following have been calculated annually per vehicle group with the aid of the insurance portfolio, the number of losses, and compensations converted to the 2021 level:

- loss frequencies and the share of personal injuries
- average compensations
- compensations per policy year and the share of personal compensations

The results of the calculations are presented in Table 21–31. There are also graphs on the compensations calculated for the policy year per each vehicle group (Graphs 1–16).

6. Matters to be taken into account when applying the study results

- One big matter to not have been taken into account is the Covid-19 pandemic. The pandemic started in the Finland and in the whole Europe after the 31 December 2019 so it does not appear in the any data of this risk study or any ultimate amounts or numbers.
- The data of this risk study come from member companies Pohjola / A-Insurance, Fennia, Pohjantähti, Pohjola, Finnish P&C Insurance Ltd (since allocation year 2016), If, LocalTapiola, Fennia / Folksam, Turva, Ålands
- The risk premiums correspond with the 1.0 % technical rate of interest and year 2016 reference mortality model where the level of uncertainty coefficient is $0.68 * \text{dispersion}$. The decreasing of the technical rate of interest 1,5 % -> 1,0 % increased the confirmed pensions and provisions about +10 %.
- The number of major losses is 50.
- Since the autumn of year 2015 it has been possible to remove all vehicle groups from traffic usage without returning the registration plates. In the portfolio material this seems to reduce especially the volumes for the vehicle group mopeds. The volumes of the mopeds of the portfolio years 2015- 2019 has fallen steadily.
- The method to identify moped cars has been improved for year 2017. Hence the number of the moped cars has been increased and the number of the light quadricycles has been decreased. After year 2017 the number of moped cars has been again decreased.
- The number of the group insurances of the years 2017 and 2018 has been decreased. This effect comes from one single company. These insurances distributed now to the other vehicle groups.
- The calculation of the motorcycle insurance portfolio has changed. Seasonally priced motorcycles are insured for a maximum of seven months instead of the previous five months. For the insurance years 2015 and 2016 the motorcycle insurance duration is calculated by accepting a maximum of 210 days per motorcycle per insurance year. For the years 2017-2019 the insurance portfolio is calculated from calendar days by accepting all validity dates from April to October. Due to the change, the motorcycle insurance portfolio has grown. The current method of calculation follows the method of calculation in the motorcycle research.
- The development coefficient $T+0 \rightarrow T+1$ of the confirmed pensions and provisions has been changed 3,2867 -> 4,7129 since we noticed that the observed development rate has decreased (from the development of the accident years 2015-2018). Doing this change one can avoid the underbooking of the newest insurance year 2019. All other development coefficients are same.

CLAIM SETTLEMENT RATES PER QUARTER (per number)

TABLE 1

QU	PROPERTY LOSSES						PERSONAL LOSSES						ALL LOSSES					
	P	L	B	M	OTHER	TOTAL	P	L	B	M	OTHER	TOTAL	P	L	B	M	OTHER	TOTAL
1	1,2086	1,2877	1,2571	1,1680	1,2340	1,2166	1,3551	1,5539	1,5661	1,1760	1,4378	1,3099	1,2185	1,2930	1,3013	1,1695	1,2414	1,2235
2	1,2086	1,2877	1,2571	1,1680	1,2340	1,2166	1,3551	1,5539	1,5661	1,1760	1,4378	1,3099	1,2185	1,2930	1,3013	1,1695	1,2414	1,2235
3	1,2086	1,2877	1,2571	1,1680	1,2340	1,2166	1,3551	1,5539	1,5661	1,1760	1,4378	1,3099	1,2185	1,2930	1,3013	1,1695	1,2414	1,2235
4	1,2086	1,2877	1,2571	1,1680	1,2340	1,2166	1,3551	1,5539	1,5661	1,1760	1,4378	1,3099	1,2185	1,2930	1,3013	1,1695	1,2414	1,2235
5	1,0071	1,0156	1,0143	1,0189	1,0115	1,0087	1,0266	1,0734	1,0418	1,0239	1,0398	1,0279	1,0081	1,0166	1,0181	1,0176	1,0123	1,0099
6	1,0071	1,0156	1,0143	1,0189	1,0115	1,0087	1,0266	1,0734	1,0418	1,0239	1,0398	1,0279	1,0081	1,0166	1,0181	1,0176	1,0123	1,0099
7	1,0071	1,0156	1,0143	1,0189	1,0115	1,0087	1,0266	1,0734	1,0418	1,0239	1,0398	1,0279	1,0081	1,0166	1,0181	1,0176	1,0123	1,0099
8	1,0071	1,0156	1,0143	1,0189	1,0115	1,0087	1,0266	1,0734	1,0418	1,0239	1,0398	1,0279	1,0081	1,0166	1,0181	1,0176	1,0123	1,0099
9	1,0023	1,0036	1,0058	1,0096	1,0039	1,0028	1,0137	1,0348	1,0094	1,0147	1,0192	1,0147	1,0028	1,0041	1,0060	1,0089	1,0043	1,0035
10	1,0023	1,0036	1,0058	1,0096	1,0039	1,0028	1,0137	1,0348	1,0094	1,0147	1,0192	1,0147	1,0028	1,0041	1,0060	1,0089	1,0043	1,0035
11	1,0023	1,0036	1,0058	1,0096	1,0039	1,0028	1,0137	1,0348	1,0094	1,0147	1,0192	1,0147	1,0028	1,0041	1,0060	1,0089	1,0043	1,0035
12	1,0023	1,0036	1,0058	1,0096	1,0039	1,0028	1,0137	1,0348	1,0094	1,0147	1,0192	1,0147	1,0028	1,0041	1,0060	1,0089	1,0043	1,0035
13	1,0011	1,0014	1,0030	1,0068	1,0017	1,0014	1,0103	1,0273	1,0067	1,0115	1,0136	1,0111	1,0015	1,0018	1,0030	1,0059	1,0021	1,0019
14	1,0011	1,0014	1,0030	1,0068	1,0017	1,0014	1,0103	1,0273	1,0067	1,0115	1,0136	1,0111	1,0015	1,0018	1,0030	1,0059	1,0021	1,0019
15	1,0011	1,0014	1,0030	1,0068	1,0017	1,0014	1,0103	1,0273	1,0067	1,0115	1,0136	1,0111	1,0015	1,0018	1,0030	1,0059	1,0021	1,0019
16	1,0011	1,0014	1,0030	1,0068	1,0017	1,0014	1,0103	1,0273	1,0067	1,0115	1,0136	1,0111	1,0015	1,0018	1,0030	1,0059	1,0021	1,0019
17	1,0007	1,0008	1,0017	1,0060	1,0009	1,0009	1,0083	1,0192	1,0040	1,0098	1,0107	1,0090	1,0011	1,0012	1,0015	1,0048	1,0012	1,0013
18	1,0007	1,0008	1,0017	1,0060	1,0009	1,0009	1,0083	1,0192	1,0040	1,0098	1,0107	1,0090	1,0011	1,0012	1,0015	1,0048	1,0012	1,0013
19	1,0007	1,0008	1,0017	1,0060	1,0009	1,0009	1,0083	1,0192	1,0040	1,0098	1,0107	1,0090	1,0011	1,0012	1,0015	1,0048	1,0012	1,0013
20	1,0007	1,0008	1,0017	1,0060	1,0009	1,0009	1,0083	1,0192	1,0040	1,0098	1,0107	1,0090	1,0011	1,0012	1,0015	1,0048	1,0012	1,0013
21	1,0006	1,0005	1,0012	1,0051	1,0006	1,0006	1,0073	1,0170	1,0040	1,0084	1,0098	1,0078	1,0009	1,0008	1,0012	1,0039	1,0008	1,0010
22	1,0006	1,0005	1,0012	1,0051	1,0006	1,0006	1,0073	1,0170	1,0040	1,0084	1,0098	1,0078	1,0009	1,0008	1,0012	1,0039	1,0008	1,0010
23	1,0006	1,0005	1,0012	1,0051	1,0006	1,0006	1,0073	1,0170	1,0040	1,0084	1,0098	1,0078	1,0009	1,0008	1,0012	1,0039	1,0008	1,0010
24	1,0006	1,0005	1,0012	1,0051	1,0006	1,0006	1,0073	1,0170	1,0040	1,0084	1,0098	1,0078	1,0009	1,0008	1,0012	1,0039	1,0008	1,0010
25	1,0005	1,0004	1,0010	1,0043	1,0004	1,0005	1,0066	1,0153	1,0036	1,0075	1,0090	1,0071	1,0007	1,0006	1,0010	1,0032	1,0007	1,0008
26	1,0005	1,0004	1,0010	1,0043	1,0004	1,0005	1,0066	1,0153	1,0036	1,0075	1,0090	1,0071	1,0007	1,0006	1,0010	1,0032	1,0007	1,0008
27	1,0005	1,0004	1,0010	1,0043	1,0004	1,0005	1,0066	1,0153	1,0036	1,0075	1,0090	1,0071	1,0007	1,0006	1,0010	1,0032	1,0007	1,0008
28	1,0005	1,0004	1,0010	1,0043	1,0004	1,0005	1,0066	1,0153	1,0036	1,0075	1,0090	1,0071	1,0007	1,0006	1,0010	1,0032	1,0007	1,0008
29	1,0004	1,0003	1,0010	1,0041	1,0004	1,0004	1,0060	1,0153	1,0032	1,0067	1,0079	1,0064	1,0006	1,0006	1,0009	1,0027	1,0005	1,0007
30	1,0004	1,0003	1,0010	1,0041	1,0004	1,0004	1,0060	1,0153	1,0032	1,0067	1,0079	1,0064	1,0006	1,0006	1,0009	1,0027	1,0005	1,0007
31	1,0004	1,0003	1,0010	1,0041	1,0004	1,0004	1,0060	1,0153	1,0032	1,0067	1,0079	1,0064	1,0006	1,0006	1,0009	1,0027	1,0005	1,0007
32	1,0004	1,0003	1,0010	1,0041	1,0004	1,0004	1,0060	1,0153	1,0032	1,0067	1,0079	1,0064	1,0006	1,0006	1,0009	1,0027	1,0005	1,0007
33	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0054	1,0137	1,0026	1,0060	1,0079	1,0058	1,0005	1,0005	1,0008	1,0023	1,0005	1,0005
34	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0054	1,0137	1,0026	1,0060	1,0079	1,0058	1,0005	1,0005	1,0008	1,0023	1,0005	1,0005
35	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0054	1,0137	1,0026	1,0060	1,0079	1,0058	1,0005	1,0005	1,0008	1,0023	1,0005	1,0005
36	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0054	1,0137	1,0026	1,0060	1,0079	1,0058	1,0005	1,0005	1,0008	1,0023	1,0005	1,0005
37	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0048	1,0128	1,0026	1,0053	1,0073	1,0052	1,0004	1,0004	1,0006	1,0020	1,0004	1,0005
38	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0048	1,0128	1,0026	1,0053	1,0073	1,0052	1,0004	1,0004	1,0006	1,0020	1,0004	1,0005
39	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0048	1,0128	1,0026	1,0053	1,0073	1,0052	1,0004	1,0004	1,0006	1,0020	1,0004	1,0005
40	1,0003	1,0003	1,0010	1,0034	1,0003	1,0003	1,0048	1,0128	1,0026	1,0053	1,0073	1,0052	1,0004	1,0004	1,0006	1,0020	1,0004	1,0005

CLAIM SETTLEMENT RATES PER QUARTER (per €)

TABLE 2

QU	PROPERTY COMPENSATION						PERSONAL COMPENSATION*						TOTAL*					
	P	L	B	M	OTHER	TOTAL	P	L	B	M	OTHER	TOTAL	P	L	B	M	OTHER	TOTAL
1	1,2448	1,4087	1,3173	1,1686	1,2865	1,2644	3,2851	4,5836	3,8131	2,5320	3,4587	3,0743	1,5343	1,5883	1,7968	2,2533	1,4988	1,6123
2	1,2448	1,4087	1,3173	1,1686	1,2865	1,2644	3,2851	4,5836	3,8131	2,5320	3,4587	3,0743	1,5343	1,5883	1,7968	2,2533	1,4988	1,6123
3	1,2448	1,4087	1,3173	1,1686	1,2865	1,2644	3,2851	4,5836	3,8131	2,5320	3,4587	3,0743	1,5343	1,5883	1,7968	2,2533	1,4988	1,6123
4	1,2448	1,4087	1,3173	1,1686	1,2865	1,2644	3,2851	4,5836	3,8131	2,5320	3,4587	3,0743	1,5343	1,5883	1,7968	2,2533	1,4988	1,6123
5	1,0082	1,0492	1,0157	1,0217	1,0243	1,0155	1,7710	2,2997	1,8125	1,6689	1,8631	1,7796	1,1600	1,1514	1,2375	1,5639	1,1400	1,2051
6	1,0082	1,0492	1,0157	1,0217	1,0243	1,0155	1,7710	2,2997	1,8125	1,6689	1,8631	1,7796	1,1600	1,1514	1,2375	1,5639	1,1400	1,2051
7	1,0082	1,0492	1,0157	1,0217	1,0243	1,0155	1,7710	2,2997	1,8125	1,6689	1,8631	1,7796	1,1600	1,1514	1,2375	1,5639	1,1400	1,2051
8	1,0082	1,0492	1,0157	1,0217	1,0243	1,0155	1,7710	2,2997	1,8125	1,6689	1,8631	1,7796	1,1600	1,1514	1,2375	1,5639	1,1400	1,2051
9	1,0023	1,0272	1,0074	1,0139	1,0155	1,0069	1,5061	1,7962	1,5076	1,4497	1,5678	1,5175	1,1157	1,1044	1,1650	1,3865	1,1031	1,1485
10	1,0023	1,0272	1,0074	1,0139	1,0155	1,0069	1,5061	1,7962	1,5076	1,4497	1,5678	1,5175	1,1157	1,1044	1,1650	1,3865	1,1031	1,1485
11	1,0023	1,0272	1,0074	1,0139	1,0155	1,0069	1,5061	1,7962	1,5076	1,4497	1,5678	1,5175	1,1157	1,1044	1,1650	1,3865	1,1031	1,1485
12	1,0023	1,0272	1,0074	1,0139	1,0155	1,0069	1,5061	1,7962	1,5076	1,4497	1,5678	1,5175	1,1157	1,1044	1,1650	1,3865	1,1031	1,1485
13	1,0012	1,0060	1,0047	1,0127	1,0136	1,0035	1,3642	1,5670	1,3557	1,3302	1,4150	1,3773	1,0892	1,0685	1,1233	1,2874	1,0829	1,1143
14	1,0012	1,0060	1,0047	1,0127	1,0136	1,0035	1,3642	1,5670	1,3557	1,3302	1,4150	1,3773	1,0892	1,0685	1,1233	1,2874	1,0829	1,1143
15	1,0012	1,0060	1,0047	1,0127	1,0136	1,0035	1,3642	1,5670	1,3557	1,3302	1,4150	1,3773	1,0892	1,0685	1,1233	1,2874	1,0829	1,1143
16	1,0012	1,0060	1,0047	1,0127	1,0136	1,0035	1,3642	1,5670	1,3557	1,3302	1,4150	1,3773	1,0892	1,0685	1,1233	1,2874	1,0829	1,1143
17	1,0008	1,0039	1,0030	1,0123	1,0128	1,0026	1,2717	1,4027	1,2693	1,2508	1,3041	1,2838	1,0700	1,0528	1,0968	1,2203	1,0665	1,0901
18	1,0008	1,0039	1,0030	1,0123	1,0128	1,0026	1,2717	1,4027	1,2693	1,2508	1,3041	1,2838	1,0700	1,0528	1,0968	1,2203	1,0665	1,0901
19	1,0008	1,0039	1,0030	1,0123	1,0128	1,0026	1,2717	1,4027	1,2693	1,2508	1,3041	1,2838	1,0700	1,0528	1,0968	1,2203	1,0665	1,0901
20	1,0008	1,0039	1,0030	1,0123	1,0128	1,0026	1,2717	1,4027	1,2693	1,2508	1,3041	1,2838	1,0700	1,0528	1,0968	1,2203	1,0665	1,0901
21	1,0006	1,0024	1,0024	1,0127	1,0014	1,0014	1,2096	1,2964	1,2019	1,1906	1,2401	1,2192	1,0560	1,0409	1,0752	1,1688	1,0468	1,0716
22	1,0006	1,0024	1,0024	1,0127	1,0014	1,0014	1,2096	1,2964	1,2019	1,1906	1,2401	1,2192	1,0560	1,0409	1,0752	1,1688	1,0468	1,0716
23	1,0006	1,0024	1,0024	1,0127	1,0014	1,0014	1,2096	1,2964	1,2019	1,1906	1,2401	1,2192	1,0560	1,0409	1,0752	1,1688	1,0468	1,0716
24	1,0006	1,0024	1,0024	1,0127	1,0014	1,0014	1,2096	1,2964	1,2019	1,1906	1,2401	1,2192	1,0560	1,0409	1,0752	1,1688	1,0468	1,0716
25	1,0005	1,0017	1,0002	1,0113	1,0014	1,0011	1,1685	1,2332	1,1577	1,1485	1,1866	1,1752	1,0462	1,0334	1,0589	1,1322	1,0379	1,0586
26	1,0005	1,0017	1,0002	1,0113	1,0014	1,0011	1,1685	1,2332	1,1577	1,1485	1,1866	1,1752	1,0462	1,0334	1,0589	1,1322	1,0379	1,0586
27	1,0005	1,0017	1,0002	1,0113	1,0014	1,0011	1,1685	1,2332	1,1577	1,1485	1,1866	1,1752	1,0462	1,0334	1,0589	1,1322	1,0379	1,0586
28	1,0005	1,0017	1,0002	1,0113	1,0014	1,0011	1,1685	1,2332	1,1577	1,1485	1,1866	1,1752	1,0462	1,0334	1,0589	1,1322	1,0379	1,0586
29	1,0006	1,0010	0,9997	1,0099	1,0014	1,0011	1,1366	1,1899	1,1203	1,1153	1,1515	1,1416	1,0383	1,0276	1,0456	1,1031	1,0317	1,0484
30	1,0006	1,0010	0,9997	1,0099	1,0014	1,0011	1,1366	1,1899	1,1203	1,1153	1,1515	1,1416	1,0383	1,0276	1,0456	1,1031	1,0317	1,0484
31	1,0006	1,0010	0,9997	1,0099	1,0014	1,0011	1,1366	1,1899	1,1203	1,1153	1,1515	1,1416	1,0383	1,0276	1,0456	1,1031	1,0317	1,0484
32	1,0006	1,0010	0,9997	1,0099	1,0014	1,0011	1,1366	1,1899	1,1203	1,1153	1,1515	1,1416	1,0383	1,0276	1,0456	1,1031	1,0317	1,0484
33	1,0005	1,0008	0,9998	1,0071	1,0014	1,0010	1,1107	1,1498	1,0844	1,0928	1,1220	1,1149	1,0316	1,0224	1,0326	1,0830	1,0263	1,0399
34	1,0005	1,0008	0,9998	1,0071	1,0014	1,0010	1,1107	1,1498	1,0844	1,0928	1,1220	1,1149	1,0316	1,0224	1,0326	1,0830	1,0263	1,0399
35	1,0005	1,0008	0,9998	1,0071	1,0014	1,0010	1,1107	1,1498	1,0844	1,0928	1,1220	1,1149	1,0316	1,0224	1,0326	1,0830	1,0263	1,0399
36	1,0005	1,0008	0,9998	1,0071	1,0014	1,0010	1,1107	1,1498	1,0844	1,0928	1,1220	1,1149	1,0316	1,0224	1,0326	1,0830	1,0263	1,0399
37	1,0007	1,0007	1,0000	1,0050	1,0012	1,0010	1,0913	1,1343	1,0580	1,0755	1,1016	1,0957	1,0266	1,0203	1,0229	1,0676	1,0222	1,0337
38	1,0007	1,0007	1,0000	1,0050	1,0012	1,0010	1,0913	1,1343	1,0580	1,0755	1,1016	1,0957	1,0266	1,0203	1,0229	1,0676	1,0222	1,0337
39	1,0007	1,0007	1,0000	1,0050	1,0012	1,0010	1,0913	1,1343	1,0580	1,0755	1,1016	1,0957	1,0266	1,0203	1,0229	1,0676	1,0222	1,0337
40	1,0007	1,0007	1,0000	1,0050	1,0012	1,0010	1,0913	1,1343	1,0580	1,0755	1,1016	1,0957	1,0266	1,0203	1,0229	1,0676	1,0222	1,0337

* Does not include provisions nor confirmed pensions

CLAIM SETTLEMENT RATES PER YEAR (per €)

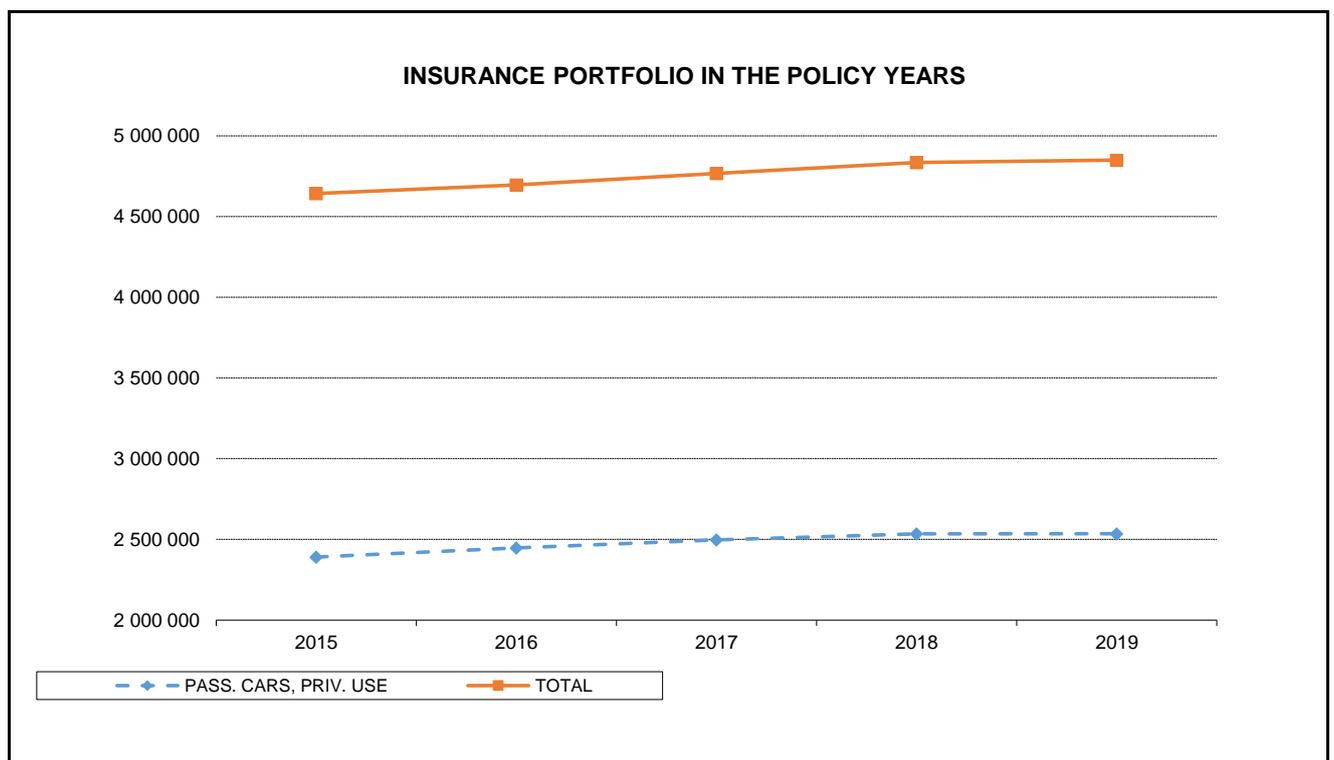
TABLE 3

YR	CONFIRMED PENSIONS AND PROVISIONS						LOSSES MORE THAN 1,500,000 €
	P	L	B	M	OTHER	TOTAL	
1	4,7129	4,7129	4,7129	4,7129	4,7129	4,7129	4,7129
1,5							
2	1,5687	1,5687	1,5687	1,5687	1,5687	1,5687	1,5687
3	1,3302	1,3302	1,3302	1,3302	1,3302	1,3302	1,3302
4	1,2547	1,2547	1,2547	1,2547	1,2547	1,2547	1,2547
5	1,2090	1,2090	1,2090	1,2090	1,2090	1,2090	1,2090
6	1,1672	1,1672	1,1672	1,1672	1,1672	1,1672	1,1672
7	1,1449	1,1449	1,1449	1,1449	1,1449	1,1449	1,1449
8	1,1366	1,1366	1,1366	1,1366	1,1366	1,1366	1,1366
9	1,1228	1,1228	1,1228	1,1228	1,1228	1,1228	1,1228
10	1,0976	1,0976	1,0976	1,0976	1,0976	1,0976	1,0976
11	1,0936	1,0936	1,0936	1,0936	1,0936	1,0936	1,0936
12	1,0807	1,0807	1,0807	1,0807	1,0807	1,0807	1,0807
13	1,0621	1,0621	1,0621	1,0621	1,0621	1,0621	1,0621
14	1,0598	1,0598	1,0598	1,0598	1,0598	1,0598	1,0598
15	1,0626	1,0626	1,0626	1,0626	1,0626	1,0626	1,0626
16	1,0550	1,0550	1,0550	1,0550	1,0550	1,0550	1,0550
17	1,0518	1,0518	1,0518	1,0518	1,0518	1,0518	1,0518
18	1,0487	1,0487	1,0487	1,0487	1,0487	1,0487	1,0487
19	1,0473	1,0473	1,0473	1,0473	1,0473	1,0473	1,0473
20	1,0409	1,0409	1,0409	1,0409	1,0409	1,0409	1,0409
21	1,0443	1,0443	1,0443	1,0443	1,0443	1,0443	1,0443
22	1,0460	1,0460	1,0460	1,0460	1,0460	1,0460	1,0460
23	1,0454	1,0454	1,0454	1,0454	1,0454	1,0454	1,0454
24	1,0421	1,0421	1,0421	1,0421	1,0421	1,0421	1,0421
25	1,0430	1,0430	1,0430	1,0430	1,0430	1,0430	1,0430
26	1,0282	1,0282	1,0282	1,0282	1,0282	1,0282	1,0282
27	1,0300	1,0300	1,0300	1,0300	1,0300	1,0300	1,0300
28	1,0236	1,0236	1,0236	1,0236	1,0236	1,0236	1,0236
29	1,0222	1,0222	1,0222	1,0222	1,0222	1,0222	1,0222
30	1,0208	1,0208	1,0208	1,0208	1,0208	1,0208	1,0208
31	1,0196	1,0196	1,0196	1,0196	1,0196	1,0196	1,0196
32	1,0184	1,0184	1,0184	1,0184	1,0184	1,0184	1,0184
33	1,0172	1,0172	1,0172	1,0172	1,0172	1,0172	1,0172
34	1,0162	1,0162	1,0162	1,0162	1,0162	1,0162	1,0162
35	1,0152	1,0152	1,0152	1,0152	1,0152	1,0152	1,0152
36	1,0142	1,0142	1,0142	1,0142	1,0142	1,0142	1,0142
37	1,0133	1,0133	1,0133	1,0133	1,0133	1,0133	1,0133
38	1,0124	1,0124	1,0124	1,0124	1,0124	1,0124	1,0124
39	1,0116	1,0116	1,0116	1,0116	1,0116	1,0116	1,0116

INSURANCE PORTFOLIO IN THE POLICY YEARS

TABLE 4

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	2 390 457	2 447 605	2 496 728	2 534 636	2 534 928	12 404 355
PASS. CARS, LIC. TRAFFIC	10 137	11 429	9 410	11 283	12 611	54 870
PASS. CARS AND VANS, LEAS.	8 329	8 589	9 335	10 417	11 167	47 837
VANS, PRIVATE USE	245 821	248 664	273 416	279 793	281 649	1 329 344
VANS, LICENSED TRAFFIC	2 777	3 287	6 210	6 586	6 657	25 517
LORRIES, PRIVATE USE	45 732	44 830	47 643	48 190	48 854	235 248
WEIGHT CLASS 6	35 091	34 318	36 224	36 167	35 966	177 766
WEIGHT CLASS 7	3 771	3 668	3 925	4 164	4 318	19 846
WEIGHT CLASS 8	6 870	6 844	7 494	7 859	8 570	37 636
LORRIES, LICENSED TRAFFIC	25 547	25 496	29 646	31 255	30 086	142 029
WEIGHT CLASS 6	3 036	2 866	3 100	1 890	2 759	13 651
WEIGHT CLASS 7	3 987	3 849	4 266	4 651	4 233	20 986
WEIGHT CLASS 8	18 523	18 781	22 281	24 714	23 095	107 393
BUSES, PRIVATE USE	1 063	1 083	1 844	1 047	1 248	6 285
BUSES, LICENSED TRAFFIC	7 700	7 296	7 654	7 712	6 765	37 126
SP. VEHICLES	81 524	81 736	81 237	81 472	84 168	410 136
MOTORCYCLES	88 199	84 108	90 761	92 222	91 366	446 655
MOPEDS	167 688	152 293	138 008	128 438	118 344	704 770
MOPED CARS	4 744	4 517	7 601	6 851	5 816	29 528
SNOWMOBILES, LEASING	1 071	843	636	538	641	3 729
SNOWMOBILES, OTHER	83 052	74 534	68 394	66 044	63 953	355 978
LIGHT QUADRICYCLES	12 280	11 440	2 323	2 691	2 266	31 000
HEAVY AND NOT REGISTERED QUADRICYCLES	42 545	44 653	42 825	46 804	51 474	228 301
TRACTORS AND PUB. W. V.	418 286	418 630	437 226	442 684	445 959	2 162 786
TRACTORS	364 621	364 768	375 773	380 006	380 655	1 865 824
PUBLIC WORKS VEH.	53 665	53 862	61 453	62 679	65 304	296 962
TRAILERS, CAMPING, ETC.	905 842	925 985	960 262	979 891	995 982	4 767 962
TRAILERS, OTHER	36 073	36 137	36 544	38 103	38 769	185 625
SCHOOL VEHICLES	2 715	2 676	2 986	2 869	2 651	13 897
GROUPS	59 567	59 413	14 856	14 120	12 637	160 593
YELLOW TEST PLATES	1 770	1 869	1 817	1 958	2 154	9 569
TOTAL	4 642 917	4 697 115	4 767 362	4 835 601	4 850 146	23 793 141



NUMBER OF LOSSES, OBSERVED PER 31.12.2019

TABLE 5

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	65 429	69 729	70 177	72 000	58 772	336 107
PASS. CARS, LIC. TRAFFIC	767	802	1 012	1 185	1 104	4 870
PASS. CARS AND VANS, LEAS.	259	283	368	347	288	1 545
VANS, PRIVATE USE	6 203	6 108	7 268	7 292	5 721	32 592
VANS, LICENSED TRAFFIC	215	285	583	646	450	2 179
LORRIES, PRIVATE USE	1 519	1 472	1 704	1 668	1 144	7 507
WEIGHT CLASS 6	995	923	1 065	1 024	710	4 717
WEIGHT CLASS 7	164	181	206	185	122	858
WEIGHT CLASS 8	360	368	433	459	312	1 932
LORRIES, LICENSED TRAFFIC	3 058	2 902	3 633	3 821	2 355	15 769
WEIGHT CLASS 6	367	318	442	482	271	1 880
WEIGHT CLASS 7	602	571	691	715	435	3 014
WEIGHT CLASS 8	2 089	2 013	2 500	2 624	1 649	10 875
BUSES, PRIVATE USE	42	41	59	37	37	216
BUSES, LICENSED TRAFFIC	1 285	1 075	1 147	1 199	806	5 512
SP. VEHICLES	1 666	1 670	1 732	1 748	1 359	8 175
MOTORCYCLES	2 011	2 093	2 188	2 283	1 812	10 387
MOPEDS	3 019	3 045	2 925	2 947	2 217	14 153
MOPED CARS	689	781	762	606	444	3 282
SNOWMOBILES, LEASING	38	60	85	81	55	319
SNOWMOBILES, OTHER	636	617	649	741	608	3 251
LIGHT QUADRICYCLES	130	117	77	68	49	441
HEAVY AND NOT REGISTERED QUADRICYCLES	509	460	403	432	398	2 202
TRACTORS AND PUB. W. V.	4 687	4 854	4 979	5 154	4 389	24 063
TRACTORS	2 941	2 996	3 035	3 095	2 652	14 719
PUBLIC WORKS VEH.	1 746	1 858	1 944	2 059	1 737	9 344
TRAILERS, CAMPING, ETC.	808	770	802	867	689	3 936
TRAILERS, OTHER	250	205	174	363	356	1 348
SCHOOL VEHICLES	72	64	72	68	53	329
GROUPS	6 269	6 689	3 437	3 292	2 677	22 364
YELLOW TEST PLATES	12	22	15	13	18	80
TOTAL	99 573	104 144	104 251	106 858	85 801	500 627

NUMBER OF PROPERTY LOSSES, OBSERVED PER 31.12.2019

TABLE 6

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	61 509	65 575	65 591	67 791	55 196	315 662
PASS. CARS, LIC. TRAFFIC	697	721	928	1 107	1 011	4 464
PASS. CARS AND VANS, LEAS.	246	278	355	335	274	1 488
VANS, PRIVATE USE	5 952	5 864	6 981	7 002	5 480	31 279
VANS, LICENSED TRAFFIC	212	283	575	633	432	2 135
LORRIES, PRIVATE USE	1 458	1 439	1 648	1 615	1 089	7 249
WEIGHT CLASS 6	944	894	1 025	997	675	4 535
WEIGHT CLASS 7	162	178	201	180	121	842
WEIGHT CLASS 8	352	367	422	438	293	1 872
LORRIES, LICENSED TRAFFIC	3 015	2 847	3 591	3 769	2 328	15 550
WEIGHT CLASS 6	363	314	440	478	268	1 863
WEIGHT CLASS 7	598	560	687	710	434	2 989
WEIGHT CLASS 8	2 054	1 973	2 464	2 581	1 626	10 698
BUSES, PRIVATE USE	40	38	52	29	33	192
BUSES, LICENSED TRAFFIC	1 040	895	964	994	680	4 573
SP. VEHICLES	1 574	1 609	1 665	1 674	1 321	7 843
MOTORCYCLES	583	596	579	589	469	2 816
MOPEDS	1 314	1 286	1 146	1 110	777	5 633
MOPED CARS	610	687	651	537	386	2 871
SNOWMOBILES, LEASING	13	14	19	15	13	74
SNOWMOBILES, OTHER	157	140	140	184	120	741
LIGHT QUADRICYCLES	29	31	27	18	22	127
HEAVY AND NOT REGISTERED QUADRICYCLES	182	214	219	268	252	1 135
TRACTORS AND PUB. W. V.	4 551	4 696	4 802	4 974	4 241	23 264
TRACTORS	2 819	2 859	2 875	2 933	2 521	14 007
PUBLIC WORKS VEH.	1 732	1 837	1 927	2 041	1 720	9 257
TRAILERS, CAMPING, ETC.	782	751	771	832	662	3 798
TRAILERS, OTHER	248	203	172	362	355	1 340
SCHOOL VEHICLES	53	49	43	40	31	216
GROUPS	5 858	6 272	3 082	3 034	2 468	20 714
YELLOW TEST PLATES	12	20	14	13	17	76
TOTAL	90 135	94 508	94 015	96 925	77 657	453 240

NUMBER OF PERSONAL LOSSES, OBSERVED PER 31.12.2019

TABLE 7

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	10 030	10 377	10 745	10 318	7 939	49 409
PASS. CARS, LIC. TRAFFIC	155	174	177	174	178	858
PASS. CARS AND VANS, LEAS.	34	22	37	39	36	168
VANS, PRIVATE USE	712	701	773	724	600	3 510
VANS, LICENSED TRAFFIC	21	16	41	52	37	167
LORRIES, PRIVATE USE	141	132	146	140	100	659
WEIGHT CLASS 6	107	93	104	87	68	459
WEIGHT CLASS 7	9	13	10	10	4	46
WEIGHT CLASS 8	25	26	32	43	28	154
LORRIES, LICENSED TRAFFIC	184	207	202	212	133	938
WEIGHT CLASS 6	20	17	11	18	12	78
WEIGHT CLASS 7	26	32	30	30	21	139
WEIGHT CLASS 8	138	158	161	164	100	721
BUSES, PRIVATE USE	5	7	13	9	7	41
BUSES, LICENSED TRAFFIC	363	282	281	304	185	1 415
SP. VEHICLES	173	142	132	148	96	691
MOTORCYCLES	1 696	1 778	1 887	1 955	1 516	8 832
MOPEDS	2 209	2 247	2 169	2 233	1 715	10 573
MOPED CARS	173	186	197	152	99	807
SNOWMOBILES, LEASING	31	55	77	76	49	288
SNOWMOBILES, OTHER	518	518	548	611	520	2 715
LIGHT QUADRICYCLES	109	90	58	53	28	338
HEAVY AND NOT REGISTERED QUADRICYCLES	371	281	211	187	171	1 221
TRACTORS AND PUB. W. V.	216	240	276	266	221	1 219
TRACTORS	186	199	241	233	184	1 043
PUBLIC WORKS VEH.	30	41	35	33	37	176
TRAILERS, CAMPING, ETC.	30	26	37	43	34	170
TRAILERS, OTHER	10	9	17	20	23	79
SCHOOL VEHICLES	23	20	34	30	24	131
GROUPS	824	800	557	430	332	2 943
YELLOW TEST PLATES	1	3	2		2	8
TOTAL	18 029	18 313	18 617	18 176	14 045	87 180

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	132 212 207	142 334 920	143 244 896	149 808 898	121 552 950	689 153 871
PASS. CARS, LIC. TRAFFIC	1 834 475	1 677 876	2 536 343	2 721 470	2 551 394	11 321 558
PASS. CARS AND VANS, LEAS.	660 715	614 341	880 351	890 622	603 853	3 649 882
VANS, PRIVATE USE	14 002 037	14 001 247	16 493 366	16 739 430	13 384 464	74 620 544
VANS, LICENSED TRAFFIC	569 858	580 401	1 371 590	1 199 111	787 894	4 508 854
LORRIES, PRIVATE USE	4 103 561	4 798 213	5 727 772	5 389 095	3 680 724	23 699 365
WEIGHT CLASS 6	2 305 615	2 479 320	2 742 072	2 592 755	1 861 434	11 981 196
WEIGHT CLASS 7	503 717	555 194	547 968	699 130	412 617	2 718 626
WEIGHT CLASS 8	1 294 229	1 763 699	2 437 732	2 097 210	1 406 673	8 999 543
LORRIES, LICENSED TRAFFIC	11 266 262	12 630 018	16 545 302	16 993 641	9 792 869	67 228 092
WEIGHT CLASS 6	1 096 254	943 673	1 202 070	1 577 713	720 078	5 539 788
WEIGHT CLASS 7	1 871 574	1 892 514	2 356 882	2 797 718	1 405 931	10 324 619
WEIGHT CLASS 8	8 298 434	9 793 831	12 986 350	12 618 210	7 666 860	51 363 685
BUSES, PRIVATE USE	93 246	84 189	103 835	60 638	96 196	438 104
BUSES, LICENSED TRAFFIC	2 518 126	2 347 372	2 900 089	2 937 590	2 052 185	12 755 362
SP. VEHICLES	4 022 367	4 295 556	4 869 835	4 646 196	3 927 766	21 761 720
MOTORCYCLES	970 689	1 082 217	1 118 101	1 147 111	984 095	5 302 213
MOPEDS	1 833 093	1 916 017	1 710 411	1 833 217	1 240 444	8 533 182
MOPED CARS	1 122 217	1 288 321	1 213 129	1 039 282	765 082	5 428 031
SNOWMOBILES, LEASING	36 974	22 575	39 766	39 003	37 734	176 052
SNOWMOBILES, OTHER	275 475	191 923	273 465	392 198	228 763	1 361 824
LIGHT QUADRICYCLES	59 535	61 265	42 769	30 915	32 972	227 456
HEAVY AND NOT REGISTERED QUADRICYCLES	250 579	362 582	350 163	495 827	445 343	1 904 494
TRACTORS AND PUB. W. V.	10 874 258	11 203 548	11 585 860	12 895 903	10 577 872	57 137 441
TRACTORS	6 162 198	5 957 170	6 467 453	6 565 930	5 649 837	30 802 588
PUBLIC WORKS VEH.	4 712 060	5 246 378	5 118 407	6 329 973	4 928 035	26 334 853
TRAILERS, CAMPING, ETC.	1 175 359	1 192 926	1 185 772	1 262 722	958 049	5 774 828
TRAILERS, OTHER	787 020	669 130	796 470	1 287 781	1 427 070	4 967 471
SCHOOL VEHICLES	108 191	94 140	121 346	92 939	75 489	492 105
GROUPS	15 882 277	15 229 409	7 176 699	8 441 535	6 532 678	53 262 598
YELLOW TEST PLATES	30 760	67 156	39 526	63 345	62 561	263 348
LOSSES MORE THAN 1,500,000 €	5 390 206	178 136	84 346	1 824 682	889	7 478 259
TOTAL	210 079 487	216 923 478	220 411 202	232 233 151	181 799 336	1 061 446 654

PERSONAL COMPENSATION INC. PROVISIONS AND CONFIRMED PENSIONS, OBSERVED € PER 31.1 **TABLE 9**

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	76 266 682	70 750 928	55 351 996	63 509 127	23 304 867	289 183 600
PASS. CARS, LIC. TRAFFIC	2 463 603	876 985	844 237	2 440 746	1 782 281	8 407 852
PASS. CARS AND VANS, LEAS.	73 358	141 807	683 545	311 006	54 523	1 264 239
VANS, PRIVATE USE	7 163 493	4 207 065	3 671 557	4 906 035	1 715 954	21 664 104
VANS, LICENSED TRAFFIC	116 573	47 655	101 736	147 086	99 728	512 778
LORRIES, PRIVATE USE	600 569	1 664 142	1 501 752	496 533	1 566 014	5 829 010
WEIGHT CLASS 6	417 734	317 969	624 273	214 464	1 287 857	2 862 297
WEIGHT CLASS 7	16 657	94 980	33 101	14 357	2 328	161 423
WEIGHT CLASS 8	166 178	1 251 193	844 378	267 712	275 829	2 805 290
LORRIES, LICENSED TRAFFIC	1 749 349	1 935 479	1 485 545	958 094	691 675	6 820 142
WEIGHT CLASS 6	125 954	127 397	21 849	22 671	20 052	317 923
WEIGHT CLASS 7	158 566	494 723	44 376	138 914	31 938	868 517
WEIGHT CLASS 8	1 464 829	1 313 359	1 419 320	796 509	639 685	5 633 702
BUSES, PRIVATE USE	65 623	7 079	18 076	3 673	18 490	112 941
BUSES, LICENSED TRAFFIC	3 206 392	1 384 564	1 715 084	2 688 890	424 331	9 419 261
SP. VEHICLES	861 967	1 405 637	1 695 810	895 586	885 345	5 744 345
MOTORCYCLES	24 738 867	24 460 526	18 602 877	20 096 907	11 556 511	99 455 688
MOPEDS	8 748 548	7 753 916	5 560 084	6 967 917	3 747 971	32 778 436
MOPED CARS	326 731	350 152	407 219	241 415	83 538	1 409 055
SNOWMOBILES, LEASING	148 245	598 834	807 921	664 700	229 108	2 448 808
SNOWMOBILES, OTHER	5 420 962	4 207 732	4 066 352	4 735 841	2 835 189	21 266 076
LIGHT QUADRICYCLES	577 591	459 769	385 466	293 884	128 438	1 845 148
HEAVY AND NOT REGISTERED QUADRICYCLES	3 366 096	3 754 022	1 644 552	3 100 222	535 024	12 399 916
TRACTORS AND PUB. W. V.	2 755 869	2 490 845	2 103 546	1 904 938	1 433 972	10 689 170
TRACTORS	2 564 008	2 279 064	1 404 860	1 559 899	1 228 684	9 036 515
PUBLIC WORKS VEH.	191 861	211 781	698 686	345 039	205 288	1 652 655
TRAILERS, CAMPING, ETC.	126 372	168 339	111 533	137 427	72 291	615 962
TRAILERS, OTHER	11 202	14 932	275 549	93 114	21 209	416 006
SCHOOL VEHICLES	30 301	33 065	84 499	104 488	141 256	393 609
GROUPS	6 248 975	4 631 704	4 237 150	3 666 863	560 886	19 345 578
YELLOW TEST PLATES	1 919	649	3 765		3 433	9 766
LOSSES MORE THAN 1,500,000 €	26 301 163	22 731 542	37 973 737	11 359 178	4 376 538	102 742 158
TOTAL	171 370 450	154 077 368	143 333 588	129 723 670	56 268 572	654 773 648

PROVISIONS AND CONFIRMED PENSIONS, OBSERVED € PER 31.12.2019

TABLE 10

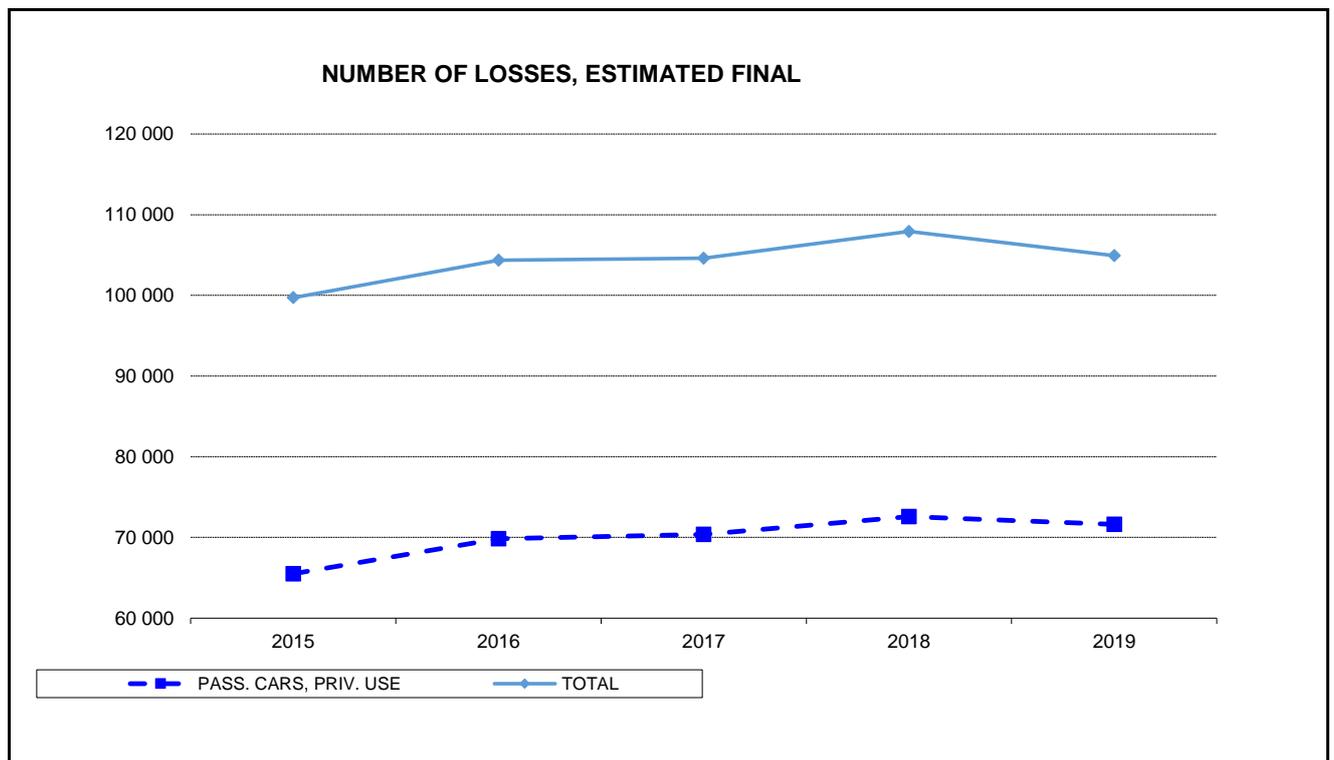
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	25 730 254	23 781 427	15 638 629	24 696 038	4 634 110	94 480 458
PASS. CARS, LIC. TRAFFIC	926 150	39 531	30 717	1 566 204	1 310 708	3 873 310
PASS. CARS AND VANS, LEAS.			418 449			418 449
VANS, PRIVATE USE	3 492 882	1 443 195	815 875	2 154 190	1 250	7 907 392
VANS, LICENSED TRAFFIC	20 624					20 624
LORRIES, PRIVATE USE		704 918	747 435		936 210	2 388 563
WEIGHT CLASS 6			242 137		793 413	1 035 550
WEIGHT CLASS 7						
WEIGHT CLASS 8		704 918	505 298		142 797	1 353 013
LORRIES, LICENSED TRAFFIC	756 822	365 543	3 140	90 962	302 391	1 518 858
WEIGHT CLASS 6						
WEIGHT CLASS 7		23 580				23 580
WEIGHT CLASS 8	756 822	341 963	3 140	90 962	302 391	1 495 278
BUSES, PRIVATE USE						
BUSES, LICENSED TRAFFIC	1 156 402	472 356	726 605	1 112 674		3 468 037
SP. VEHICLES		197 018	836 797	73 280	622 432	1 729 527
MOTORCYCLES	8 040 544	8 088 286	5 178 486	6 142 922	3 157 651	30 607 889
MOPEDS	1 523 927	804 156	403 418	2 011 973	375 440	5 118 914
MOPED CARS						
SNOWMOBILES, LEASING			159 371	265 986	43 440	468 797
SNOWMOBILES, OTHER	1 950 861	1 088 991	3 243 132	4 111 821	339 288	10 734 093
LIGHT QUADRICYCLES	90 343	63 333				153 676
HEAVY AND NOT REGISTERED QUADRICYCLES	360 731	1 133 811	159 487	1 737 514		3 391 543
TRACTORS AND PUB. W. V.	1 049 137	1 077 009	562 954	307 694	341 464	3 338 258
TRACTORS	1 046 575	1 077 009	342 210	300 054	341 464	3 107 312
PUBLIC WORKS VEH.	2 562		220 744	7 640		230 946
TRAILERS, CAMPING, ETC.						
TRAILERS, OTHER			179 318	36 991		216 309
SCHOOL VEHICLES						
GROUPS	1 758 906	1 165 783	1 705 745	1 837 827	76 637	6 544 898
YELLOW TEST PLATES						
LOSSES MORE THAN 1,500,000 €	20 609 175	18 323 464	31 532 345	9 699 515	4 018 256	84 182 755
TOTAL	67 466 758	58 748 821	62 341 903	55 845 591	16 159 277	260 562 350

PROVISIONS AND CONFIRMED PENSIONS, ESTIMATED FINAL €

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	31 107 877	29 838 556	20 802 504	38 740 675	21 840 097	142 329 710
PASS. CARS, LIC. TRAFFIC	1 119 715	49 600	40 860	2 456 904	6 177 236	9 844 315
PASS. CARS AND VANS, LEAS.			556 621			556 621
VANS, PRIVATE USE	4 222 894	1 810 777	1 085 277	3 379 278	5 891	10 504 117
VANS, LICENSED TRAFFIC	24 934					24 934
LORRIES, PRIVATE USE		884 461	994 238		4 412 264	6 290 963
WEIGHT CLASS 6			322 091		3 739 276	4 061 367
WEIGHT CLASS 7						
WEIGHT CLASS 8		884 461	672 147		672 988	2 229 596
LORRIES, LICENSED TRAFFIC	914 998	458 647	4 177	142 692	1 425 139	2 945 652
WEIGHT CLASS 6						
WEIGHT CLASS 7		29 586				29 586
WEIGHT CLASS 8	914 998	429 061	4 177	142 692	1 425 139	2 916 066
BUSES, PRIVATE USE						
BUSES, LICENSED TRAFFIC	1 398 090	592 665	966 530	1 745 452		4 702 737
SP. VEHICLES		247 198	1 113 107	114 954	2 933 460	4 408 720
MOTORCYCLES	9 721 018	10 148 372	6 888 422	9 636 402	14 881 693	51 275 907
MOPEDS	1 842 428	1 008 975	536 627	3 156 182	1 769 411	8 313 622
MOPED CARS						
SNOWMOBILES, LEASING			211 995	417 252	204 728	833 976
SNOWMOBILES, OTHER	2 358 591	1 366 357	4 314 014	6 450 214	1 599 030	16 088 206
LIGHT QUADRICYCLES	109 225	79 464				188 689
HEAVY AND NOT REGISTERED QUADRICYCLES	436 124	1 422 593	212 150	2 725 638		4 796 504
TRACTORS AND PUB. W. V.	1 268 407	1 351 323	748 841	482 680	1 609 286	5 460 536
TRACTORS	1 265 309	1 351 323	455 208	470 695	1 609 286	5 151 821
PUBLIC WORKS VEH.	3 097		293 634	11 985		308 716
TRAILERS, CAMPING, ETC.						
TRAILERS, OTHER			238 529	58 028		296 557
SCHOOL VEHICLES						
GROUPS	2 126 517	1 462 708	2 268 982	2 882 999	361 183	9 102 389
YELLOW TEST PLATES						
LOSSES MORE THAN 1,500,000 €	24 916 493	22 990 450	41 944 325	15 215 629	18 937 639	124 004 536
TOTAL	81 567 310	73 712 146	82 927 199	87 604 979	76 157 057	401 968 691

VEHICLE GROUP	YEAR OF ALLOCATION					2015-2019
	2015	2016	2017	2018	2019	
PASS. CARS, PRIV. USE	14 848 205	13 469 905	20 289 562	7 942 153		56 549 825
PASS. CARS, LIC. TRAFFIC						
PASS. CARS AND VANS, LEAS.						
VANS, PRIVATE USE	2 339 612	5 844 993	4 741 210	1 527 820	2 347 879	16 801 514
VANS, LICENSED TRAFFIC						
LORRIES, PRIVATE USE	1 710 693					1 710 693
WEIGHT CLASS 6	1 710 693					1 710 693
WEIGHT CLASS 7						
WEIGHT CLASS 8						
LORRIES, LICENSED TRAFFIC	1 669 016					1 669 016
WEIGHT CLASS 6						
WEIGHT CLASS 7						
WEIGHT CLASS 8	1 669 016					1 669 016
BUSES, PRIVATE USE			2 547 013			2 547 013
BUSES, LICENSED TRAFFIC					2 029 548	2 029 548
SP. VEHICLES	1 783 864		2 117 801			3 901 665
MOTORCYCLES	4 181 817		5 258 072	1 964 194		11 404 083
MOPEDS						
MOPED CARS						
SNOWMOBILES, LEASING						
SNOWMOBILES, OTHER		1 708 926	1 538 277	1 749 693		4 996 896
LIGHT QUADRICYCLES						
HEAVY AND NOT REGISTERED QUADRICYCLES		1 885 854				1 885 854
TRACTORS AND PUB. W. V.						
TRACTORS						
PUBLIC WORKS VEH.						
TRAILERS, CAMPING, ETC.						
TRAILERS, OTHER						
SCHOOL VEHICLES						
GROUPS	5 158 162		1 566 148			6 724 310
YELLOW TEST PLATES						
TOTAL	31 691 369	22 909 678	38 058 083	13 183 860	4 377 427	110 220 417

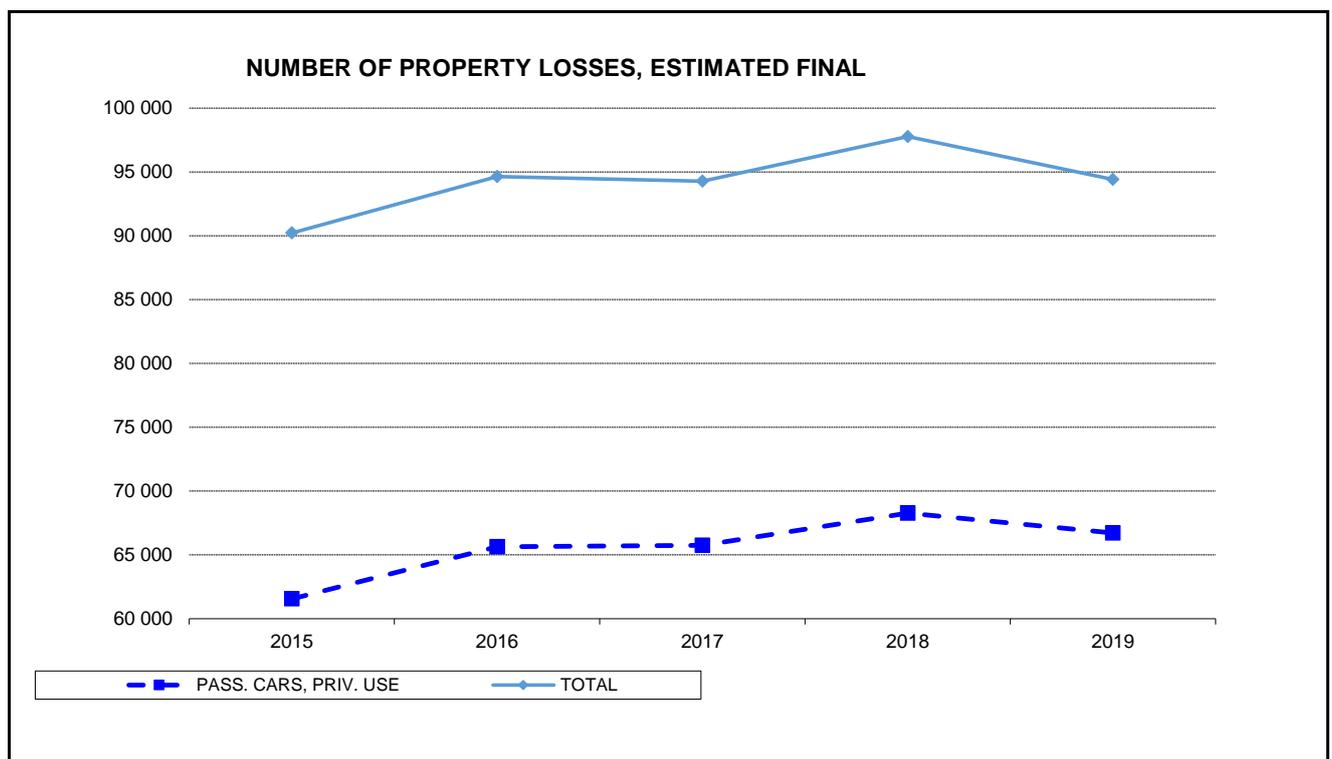
VEHICLE GROUP	YEAR OF ALLOCATION					2015-2019
	2015	2016	2017	2018	2019	
PASS. CARS, PRIV. USE	65 501	69 834	70 373	72 583	71 614	349 905
PASS. CARS, LIC. TRAFFIC	768	803	1 015	1 195	1 345	5 126
PASS. CARS AND VANS, LEAS.	259	284	370	351	358	1 621
VANS, PRIVATE USE	6 210	6 121	7 299	7 382	7 102	34 114
VANS, LICENSED TRAFFIC	215	286	586	654	559	2 299
LORRIES, PRIVATE USE	1 521	1 475	1 711	1 696	1 479	7 881
WEIGHT CLASS 6	996	925	1 069	1 041	918	4 949
WEIGHT CLASS 7	164	181	207	188	158	898
WEIGHT CLASS 8	360	369	435	467	403	2 034
LORRIES, LICENSED TRAFFIC	3 062	2 907	3 648	3 884	3 045	16 546
WEIGHT CLASS 6	367	319	444	490	350	1 970
WEIGHT CLASS 7	603	572	694	727	562	3 158
WEIGHT CLASS 8	2 092	2 017	2 510	2 668	2 132	11 418
BUSES, PRIVATE USE	42	41	59	38	48	228
BUSES, LICENSED TRAFFIC	1 287	1 078	1 154	1 221	1 049	5 789
SP. VEHICLES	1 668	1 674	1 739	1 770	1 687	8 538
MOTORCYCLES	2 021	2 105	2 207	2 323	2 119	10 776
MOPEDS	3 033	3 063	2 951	2 999	2 593	14 639
MOPED CARS	692	786	769	617	519	3 383
SNOWMOBILES, LEASING	38	60	86	82	64	331
SNOWMOBILES, OTHER	639	621	655	754	711	3 380
LIGHT QUADRICYCLES	131	118	78	69	57	453
HEAVY AND NOT REGISTERED QUADRICYCLES	511	463	407	440	465	2 286
TRACTORS AND PUB. W. V.	4 693	4 864	5 000	5 217	5 449	25 223
TRACTORS	2 945	3 002	3 048	3 133	3 292	15 420
PUBLIC WORKS VEH.	1 748	1 862	1 952	2 084	2 156	9 803
TRAILERS, CAMPING, ETC.	809	772	805	878	855	4 119
TRAILERS, OTHER	250	205	175	367	442	1 440
SCHOOL VEHICLES	72	64	72	69	65	342
GROUPS	6 277	6 702	3 449	3 325	3 275	23 028
YELLOW TEST PLATES	12	22	15	13	22	84
TOTAL	99 712	104 346	104 623	107 925	104 922	521 529



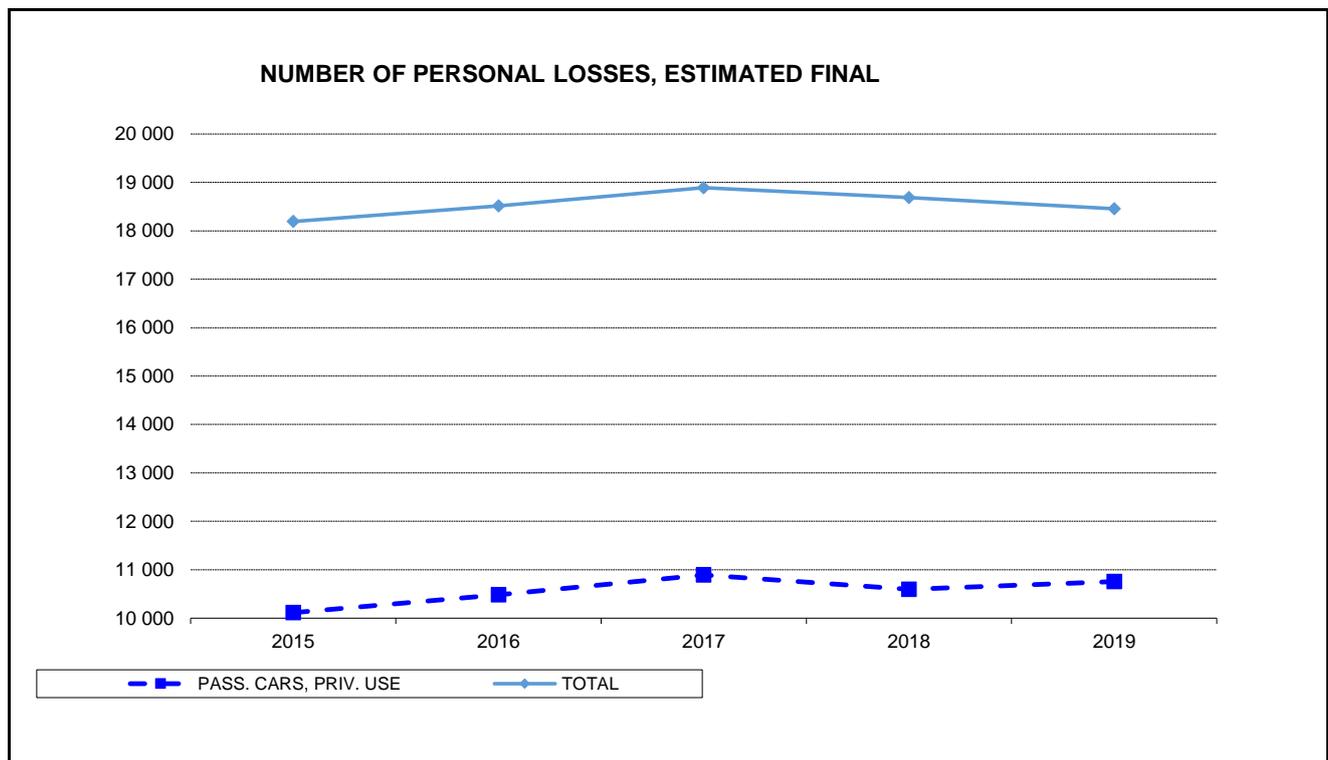
NUMBER OF PROPERTY LOSSES, ESTIMATED FINAL

TABLE 13

VEHICLE GROUP	YEAR OF ALLOCATION					2015-2019
	2015	2016	2017	2018	2019	
PASS. CARS, PRIV. USE	61 552	65 647	65 742	68 272	66 710	327 923
PASS. CARS, LIC. TRAFFIC	697	722	930	1 115	1 222	4 686
PASS. CARS AND VANS, LEAS.	246	278	356	339	338	1 558
VANS, PRIVATE USE	5 957	5 874	7 008	7 083	6 762	32 684
VANS, LICENSED TRAFFIC	212	283	577	640	533	2 246
LORRIES, PRIVATE USE	1 459	1 441	1 654	1 640	1 402	7 597
WEIGHT CLASS 6	945	895	1 029	1 013	869	4 750
WEIGHT CLASS 7	162	178	202	183	156	881
WEIGHT CLASS 8	352	368	424	445	377	1 965
LORRIES, LICENSED TRAFFIC	3 017	2 851	3 604	3 828	2 998	16 298
WEIGHT CLASS 6	363	314	442	485	345	1 950
WEIGHT CLASS 7	598	561	689	721	559	3 129
WEIGHT CLASS 8	2 056	1 976	2 473	2 621	2 094	11 219
BUSES, PRIVATE USE	40	38	52	29	41	201
BUSES, LICENSED TRAFFIC	1 042	898	970	1 008	855	4 772
SP. VEHICLES	1 575	1 612	1 671	1 693	1 630	8 182
MOTORCYCLES	586	600	585	600	548	2 919
MOPEDS	1 322	1 295	1 157	1 131	908	5 812
MOPED CARS	614	692	657	547	451	2 961
SNOWMOBILES, LEASING	13	14	19	15	15	77
SNOWMOBILES, OTHER	158	141	141	187	140	768
LIGHT QUADRICYCLES	29	31	27	18	26	132
HEAVY AND NOT REGISTERED QUADRICYCLES	183	215	221	273	294	1 187
TRACTORS AND PUB. W. V.	4 555	4 704	4 821	5 031	5 233	24 344
TRACTORS	2 822	2 864	2 886	2 967	3 111	14 649
PUBLIC WORKS VEH.	1 734	1 840	1 935	2 064	2 122	9 695
TRAILERS, CAMPING, ETC.	783	752	774	842	817	3 967
TRAILERS, OTHER	248	203	173	366	438	1 428
SCHOOL VEHICLES	53	49	43	40	37	223
GROUPS	5 863	6 281	3 091	3 060	3 003	21 298
YELLOW TEST PLATES	12	20	14	13	21	80
TOTAL	90 219	94 642	94 288	97 773	94 422	471 344



VEHICLE GROUP	YEAR OF ALLOCATION					2015-2019
	2015	2016	2017	2018	2019	
PASS. CARS, PRIV. USE	10 113	10 484	10 892	10 592	10 758	52 840
PASS. CARS, LIC. TRAFFIC	156	176	179	179	241	931
PASS. CARS AND VANS, LEAS.	34	22	38	41	52	187
VANS, PRIVATE USE	720	711	788	753	863	3 833
VANS, LICENSED TRAFFIC	21	16	42	54	53	186
LORRIES, PRIVATE USE	144	136	151	150	155	736
WEIGHT CLASS 6	109	96	108	93	106	511
WEIGHT CLASS 7	9	13	10	11	6	50
WEIGHT CLASS 8	25	27	33	46	44	175
LORRIES, LICENSED TRAFFIC	188	213	209	228	207	1 043
WEIGHT CLASS 6	20	17	11	19	19	87
WEIGHT CLASS 7	26	33	31	32	33	155
WEIGHT CLASS 8	141	162	167	176	155	801
BUSES, PRIVATE USE	5	7	13	9	11	46
BUSES, LICENSED TRAFFIC	364	284	284	317	290	1 538
SP. VEHICLES	175	144	135	154	138	745
MOTORCYCLES	1 713	1 798	1 915	2 002	1 783	9 210
MOPEDS	2 231	2 273	2 201	2 286	2 017	11 008
MOPED CARS	175	188	200	156	116	835
SNOWMOBILES, LEASING	31	56	78	78	58	301
SNOWMOBILES, OTHER	523	524	556	626	612	2 840
LIGHT QUADRICYCLES	110	91	59	54	33	347
HEAVY AND NOT REGISTERED QUADRICYCLES	375	284	214	191	201	1 266
TRACTORS AND PUB. W. V.	218	243	281	277	318	1 337
TRACTORS	188	202	246	242	265	1 142
PUBLIC WORKS VEH.	30	42	36	34	53	195
TRAILERS, CAMPING, ETC.	30	26	38	45	49	188
TRAILERS, OTHER	10	9	17	21	33	90
SCHOOL VEHICLES	23	20	34	31	33	141
GROUPS	831	809	565	442	435	3 082
YELLOW TEST PLATES	1	3	2		3	9
TOTAL	18 192	18 517	18 891	18 684	18 457	92 741



VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	247 906 218	252 050 850	250 675 051	269 179 680	243 783 858	1 263 595 657
PASS. CARS, LIC. TRAFFIC	5 498 567	3 070 239	4 224 365	7 124 090	11 766 165	31 683 426
PASS. CARS AND VANS, LEAS.	799 229	857 011	2 185 342	1 549 965	986 522	6 378 069
VANS, PRIVATE USE	25 144 720	20 870 135	24 141 570	26 537 520	23 819 411	120 513 356
VANS, LICENSED TRAFFIC	768 726	667 349	1 605 180	1 536 151	1 397 121	5 974 526
LORRIES, PRIVATE USE	5 218 169	7 612 934	9 005 167	6 941 477	13 300 091	42 077 839
WEIGHT CLASS 6	3 064 262	3 076 810	4 156 866	3 278 509	9 299 222	22 875 669
WEIGHT CLASS 7	546 452	732 403	642 038	775 261	593 120	3 289 274
WEIGHT CLASS 8	1 607 455	3 803 721	4 206 264	2 887 707	3 407 749	15 912 896
LORRIES, LICENSED TRAFFIC	14 319 783	16 117 119	20 543 089	20 295 986	17 363 545	88 639 522
WEIGHT CLASS 6	1 337 158	1 182 723	1 287 351	1 725 174	1 116 564	6 648 971
WEIGHT CLASS 7	2 189 753	2 800 144	2 527 757	3 306 212	2 143 302	12 967 168
WEIGHT CLASS 8	10 792 871	12 134 252	16 727 981	15 264 600	14 103 679	69 023 383
BUSES, PRIVATE USE	193 894	95 837	140 830	69 321	205 106	704 988
BUSES, LICENSED TRAFFIC	7 294 016	4 491 877	6 184 920	8 015 095	4 502 259	30 488 168
SP. VEHICLES	5 502 341	6 638 289	8 213 588	6 588 859	9 325 499	36 268 575
MOTORCYCLES	36 985 103	38 297 561	36 123 062	37 005 740	41 338 752	189 750 219
MOPEDS	14 691 919	13 889 272	12 374 047	14 321 590	12 910 708	68 187 536
MOPED CARS	1 646 281	1 848 468	2 014 362	1 508 631	1 129 244	8 146 987
SNOWMOBILES, LEASING	256 367	951 035	1 570 300	1 218 202	794 380	4 790 283
SNOWMOBILES, OTHER	10 895 756	8 210 137	13 833 575	16 022 152	10 026 370	58 987 991
LIGHT QUADRICYCLES	906 602	769 135	785 406	565 503	400 093	3 426 739
HEAVY AND NOT REGISTERED QUADRICYCLES	5 191 527	6 086 238	3 495 636	5 950 891	2 026 558	22 750 849
TRACTORS AND PUB. W. V.	15 410 384	15 270 847	15 971 555	17 077 036	19 598 788	83 328 609
TRACTORS	10 218 615	9 599 577	9 386 924	9 844 878	12 469 432	51 519 427
PUBLIC WORKS VEH.	5 191 768	5 671 270	6 584 632	7 232 158	7 129 355	31 809 183
TRAILERS, CAMPING, ETC.	1 415 441	1 487 691	1 436 805	1 582 243	1 510 521	7 432 701
TRAILERS, OTHER	835 240	703 406	1 326 196	1 506 433	1 917 491	6 288 766
SCHOOL VEHICLES	156 420	146 889	290 661	295 792	609 887	1 499 649
GROUPS	25 617 725	22 561 766	15 342 768	15 318 898	10 316 679	89 157 836
YELLOW TEST PLATES	34 463	68 323	47 162	64 370	90 415	304 733
TOTAL	426 688 892	422 762 407	431 530 638	460 275 625	429 119 462	2 170 377 024

PROPERTY COMPENSATION, ESTIMATED FINAL €

TABLE 16

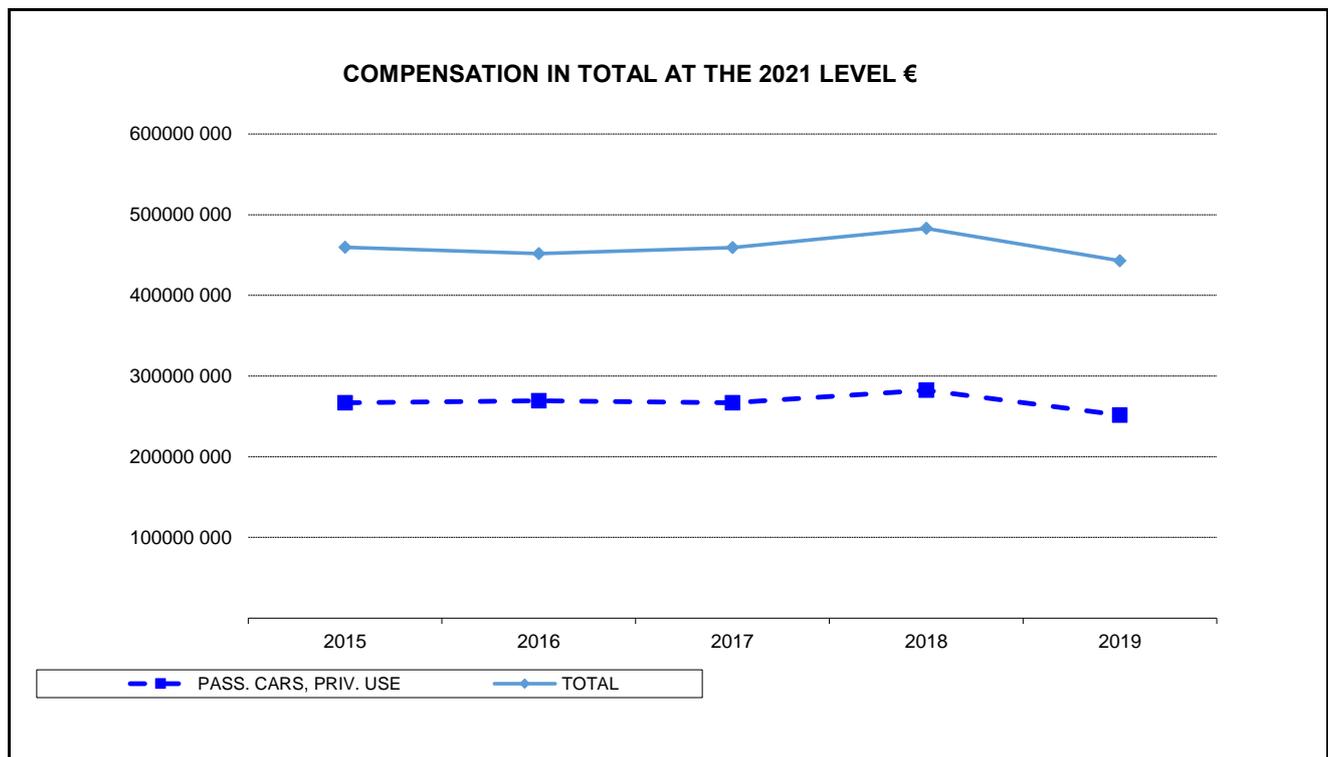
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	135 799 825	142 622 795	143 629 289	152 233 376	151 309 852	725 595 137
PASS. CARS, LIC. TRAFFIC	1 884 254	1 681 270	2 543 149	2 765 514	3 175 991	12 050 177
PASS. CARS AND VANS, LEAS.	686 781	623 208	894 338	919 488	776 861	3 900 676
VANS, PRIVATE USE	14 554 432	14 203 323	16 755 421	17 281 977	17 219 197	80 014 350
VANS, LICENSED TRAFFIC	592 340	588 778	1 393 383	1 237 976	1 013 631	4 826 106
LORRIES, PRIVATE USE	4 227 968	4 830 968	5 885 818	5 699 014	5 185 061	25 828 829
WEIGHT CLASS 6	2 375 514	2 496 245	2 817 734	2 741 860	2 622 215	13 053 568
WEIGHT CLASS 7	518 988	558 984	563 088	739 336	581 256	2 961 653
WEIGHT CLASS 8	1 333 466	1 775 739	2 504 996	2 217 817	1 981 590	9 813 608
LORRIES, LICENSED TRAFFIC	11 607 820	12 716 236	17 001 836	17 970 919	13 795 282	73 092 094
WEIGHT CLASS 6	1 129 489	950 115	1 235 239	1 668 445	1 014 379	5 997 666
WEIGHT CLASS 7	1 928 314	1 905 433	2 421 915	2 958 611	1 980 545	11 194 818
WEIGHT CLASS 8	8 550 017	9 860 688	13 344 682	13 343 864	10 800 359	55 899 610
BUSES, PRIVATE USE	95 987	84 654	104 643	62 078	126 720	474 082
BUSES, LICENSED TRAFFIC	2 592 142	2 360 342	2 922 667	3 007 338	2 703 357	13 585 846
SP. VEHICLES	4 181 054	4 357 552	4 947 209	4 796 785	5 053 096	23 335 697
MOTORCYCLES	1 008 486	1 096 862	1 134 076	1 181 284	1 150 019	5 570 727
MOPEDS	1 904 470	1 941 944	1 734 849	1 887 830	1 449 590	8 918 683
MOPED CARS	1 165 914	1 305 755	1 230 462	1 070 243	894 079	5 666 453
SNOWMOBILES, LEASING	38 414	22 880	40 334	40 165	44 096	185 889
SNOWMOBILES, OTHER	286 201	194 520	277 372	403 882	267 334	1 429 309
LIGHT QUADRICYCLES	61 853	62 094	43 380	31 836	38 531	237 695
HEAVY AND NOT REGISTERED QUADRICYCLES	260 336	367 488	355 166	510 598	520 430	2 014 019
TRACTORS AND PUB. W. V.	11 303 259	11 365 245	11 769 942	13 313 876	13 608 499	61 360 822
TRACTORS	6 405 303	6 043 148	6 570 211	6 778 740	7 268 551	33 065 954
PUBLIC WORKS VEH.	4 897 956	5 322 097	5 199 731	6 535 136	6 339 948	28 294 868
TRAILERS, CAMPING, ETC.	1 221 728	1 210 143	1 204 612	1 303 648	1 232 536	6 172 668
TRAILERS, OTHER	818 069	678 787	809 125	1 329 520	1 835 935	5 471 435
SCHOOL VEHICLES	111 127	94 330	121 672	94 443	93 969	515 541
GROUPS	16 342 588	15 295 267	7 228 983	8 640 262	8 259 958	55 767 059
YELLOW TEST PLATES	31 595	67 292	39 632	64 370	77 876	280 765
TOTAL	210 776 640	217 771 734	222 067 361	235 846 422	229 831 900	1 116 294 058

PERSONAL COMPENSATION, ESTIMATED FINAL €

TABLE 17

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	112 106 393	109 428 055	107 045 762	116 946 304	92 474 006	538 000 519
PASS. CARS, LIC. TRAFFIC	3 614 313	1 388 970	1 681 216	4 358 576	8 590 174	19 633 249
PASS. CARS AND VANS, LEAS.	112 449	233 803	1 291 003	630 477	209 661	2 477 393
VANS, PRIVATE USE	10 590 288	6 666 812	7 386 149	9 255 543	6 600 214	40 499 006
VANS, LICENSED TRAFFIC	176 386	78 571	211 797	298 175	383 491	1 148 420
LORRIES, PRIVATE USE	990 201	2 781 966	3 119 349	1 242 463	8 115 030	16 249 010
WEIGHT CLASS 6	688 748	580 565	1 339 132	536 648	6 677 008	9 822 100
WEIGHT CLASS 7	27 464	173 419	78 950	35 925	11 864	327 622
WEIGHT CLASS 8	273 989	2 027 982	1 701 267	669 890	1 426 159	6 099 288
LORRIES, LICENSED TRAFFIC	2 711 963	3 400 882	3 541 253	2 325 066	3 568 263	15 547 427
WEIGHT CLASS 6	207 669	232 608	52 112	56 729	102 185	651 304
WEIGHT CLASS 7	261 439	894 711	105 842	347 601	162 757	1 772 350
WEIGHT CLASS 8	2 242 854	2 273 563	3 383 299	1 920 736	3 303 320	13 123 773
BUSES, PRIVATE USE	97 907	11 182	36 186	7 244	78 386	230 906
BUSES, LICENSED TRAFFIC	4 701 875	2 131 535	3 262 252	5 007 757	1 798 903	16 902 322
SP. VEHICLES	1 321 287	2 280 736	3 266 378	1 792 074	4 272 403	12 932 878
MOTORCYCLES	35 976 618	37 200 700	34 988 986	35 824 456	40 188 733	184 179 492
MOPEDS	12 787 449	11 947 328	10 639 198	12 433 760	11 461 118	59 268 852
MOPED CARS	480 368	542 713	783 900	438 388	235 165	2 480 534
SNOWMOBILES, LEASING	217 953	928 154	1 529 966	1 178 037	750 284	4 604 394
SNOWMOBILES, OTHER	10 609 554	8 015 617	13 556 203	15 618 270	9 759 036	57 558 681
LIGHT QUADRICYCLES	844 749	707 041	742 026	533 667	361 561	3 189 044
HEAVY AND NOT REGISTERED QUADRICYCLES	4 931 191	5 718 749	3 140 470	5 440 293	1 506 127	20 736 830
TRACTORS AND PUB. W. V.	4 107 124	3 905 601	4 201 613	3 763 160	5 990 289	21 967 788
TRACTORS	3 813 312	3 556 429	2 816 712	3 066 138	5 200 881	18 453 473
PUBLIC WORKS VEH.	293 812	349 173	1 384 901	697 022	789 407	3 514 315
TRAILERS, CAMPING, ETC.	193 712	277 548	232 193	278 594	277 985	1 260 033
TRAILERS, OTHER	17 171	24 619	517 071	176 913	81 556	817 331
SCHOOL VEHICLES	45 294	52 559	168 990	201 349	515 918	984 108
GROUPS	9 275 138	7 266 498	8 113 786	6 678 635	2 056 720	33 390 777
YELLOW TEST PLATES	2 869	1 032	7 530		12 539	23 968
TOTAL	215 912 252	204 990 672	209 463 277	224 429 203	199 287 562	1 054 082 965

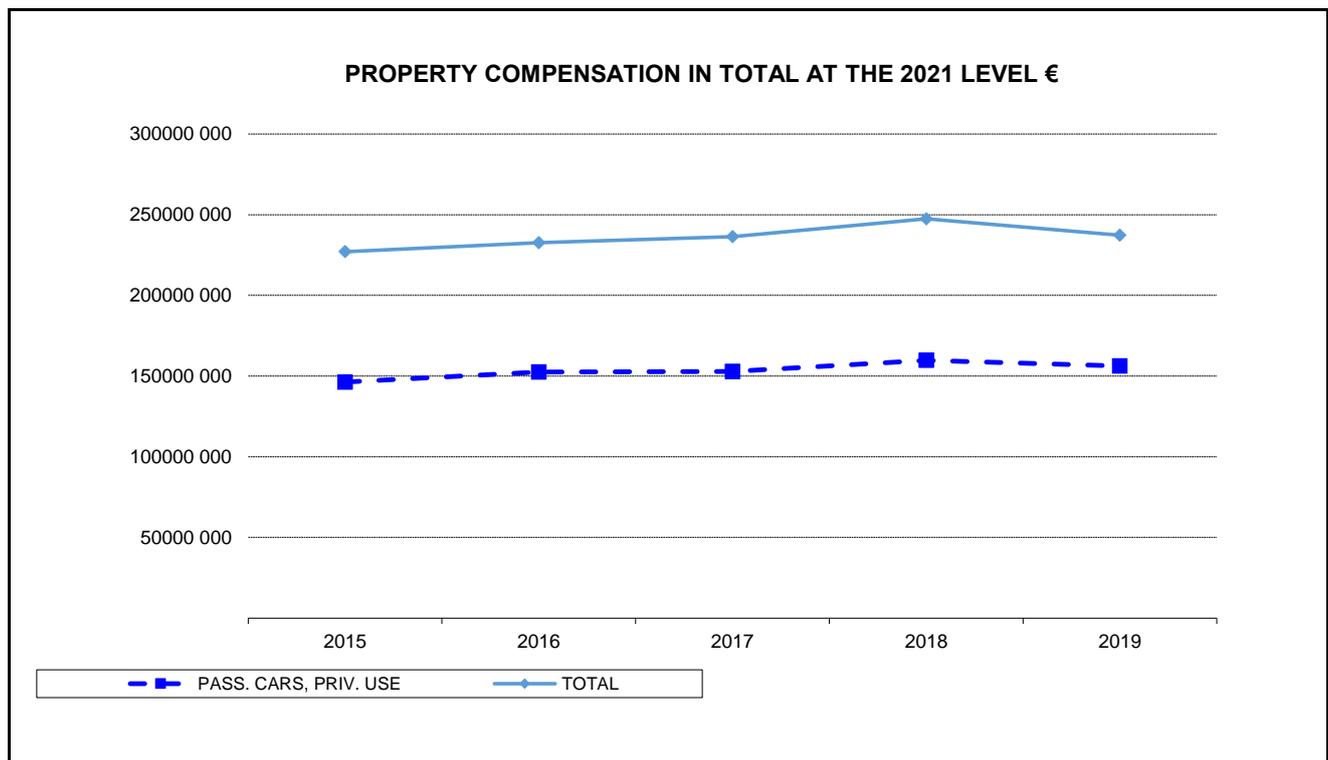
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	267 050 658	269 362 594	266 824 874	282 428 167	251 636 380	1 337 302 674
PASS. CARS, LIC. TRAFFIC	5 923 191	3 281 114	4 496 521	7 474 724	12 145 165	33 320 715
PASS. CARS AND VANS, LEAS.	860 950	915 874	2 326 133	1 626 251	1 018 298	6 747 506
VANS, PRIVATE USE	27 086 509	22 303 570	25 696 899	27 843 644	24 586 658	127 517 280
VANS, LICENSED TRAFFIC	828 090	713 185	1 708 594	1 611 757	1 442 124	6 303 750
LORRIES, PRIVATE USE	5 621 140	8 135 817	9 585 328	7 283 123	13 728 501	44 353 909
WEIGHT CLASS 6	3 300 898	3 288 136	4 424 673	3 439 871	9 598 760	24 052 337
WEIGHT CLASS 7	588 651	782 708	683 401	813 418	612 225	3 480 403
WEIGHT CLASS 8	1 731 590	4 064 974	4 477 254	3 029 834	3 517 516	16 821 168
LORRIES, LICENSED TRAFFIC	15 425 621	17 224 099	21 866 585	21 294 914	17 922 842	93 734 061
WEIGHT CLASS 6	1 440 420	1 263 957	1 370 289	1 810 084	1 152 530	7 037 279
WEIGHT CLASS 7	2 358 856	2 992 468	2 690 609	3 468 937	2 212 339	13 723 209
WEIGHT CLASS 8	11 626 345	12 967 675	17 805 687	16 015 893	14 557 973	72 973 573
BUSES, PRIVATE USE	208 868	102 419	149 903	72 733	211 713	745 635
BUSES, LICENSED TRAFFIC	7 857 293	4 800 395	6 583 385	8 409 582	4 647 282	32 297 937
SP. VEHICLES	5 927 256	7 094 230	8 742 751	6 913 150	9 625 882	38 303 269
MOTORCYCLES	39 841 260	40 927 973	38 450 302	38 827 089	42 670 315	200 716 940
MOPEDS	15 826 495	14 843 237	13 171 250	15 026 470	13 326 574	72 194 025
MOPED CARS	1 773 415	1 975 427	2 144 138	1 582 883	1 165 618	8 641 481
SNOWMOBILES, LEASING	276 165	1 016 355	1 671 468	1 278 159	819 967	5 062 114
SNOWMOBILES, OTHER	11 737 175	8 774 039	14 724 808	16 810 731	10 349 329	62 396 082
LIGHT QUADRICYCLES	976 614	821 962	836 006	593 336	412 980	3 640 898
HEAVY AND NOT REGISTERED QUADRICYCLES	5 592 440	6 504 262	3 720 844	6 243 782	2 091 835	24 153 163
TRACTORS AND PUB. W. V.	16 600 443	16 319 703	17 000 528	17 917 534	20 230 084	88 068 292
TRACTORS	11 007 743	10 258 910	9 991 679	10 329 424	12 871 085	54 458 841
PUBLIC WORKS VEH.	5 592 700	6 060 793	7 008 849	7 588 110	7 358 999	33 609 451
TRAILERS, CAMPING, ETC.	1 524 747	1 589 871	1 529 372	1 660 118	1 559 177	7 863 284
TRAILERS, OTHER	899 741	751 719	1 411 637	1 580 576	1 979 255	6 622 928
SCHOOL VEHICLES	168 500	156 978	309 387	310 350	629 532	1 574 747
GROUPS	27 596 042	24 111 387	16 331 231	16 072 863	10 648 989	94 760 513
YELLOW TEST PLATES	37 125	73 016	50 200	67 538	93 327	321 206
TOTAL	459 639 739	451 799 225	459 332 143	482 929 474	442 941 828	2 296 642 409



PROPERTY COMPENSATION IN TOTAL AT THE 2021 LEVEL €

TABLE 19

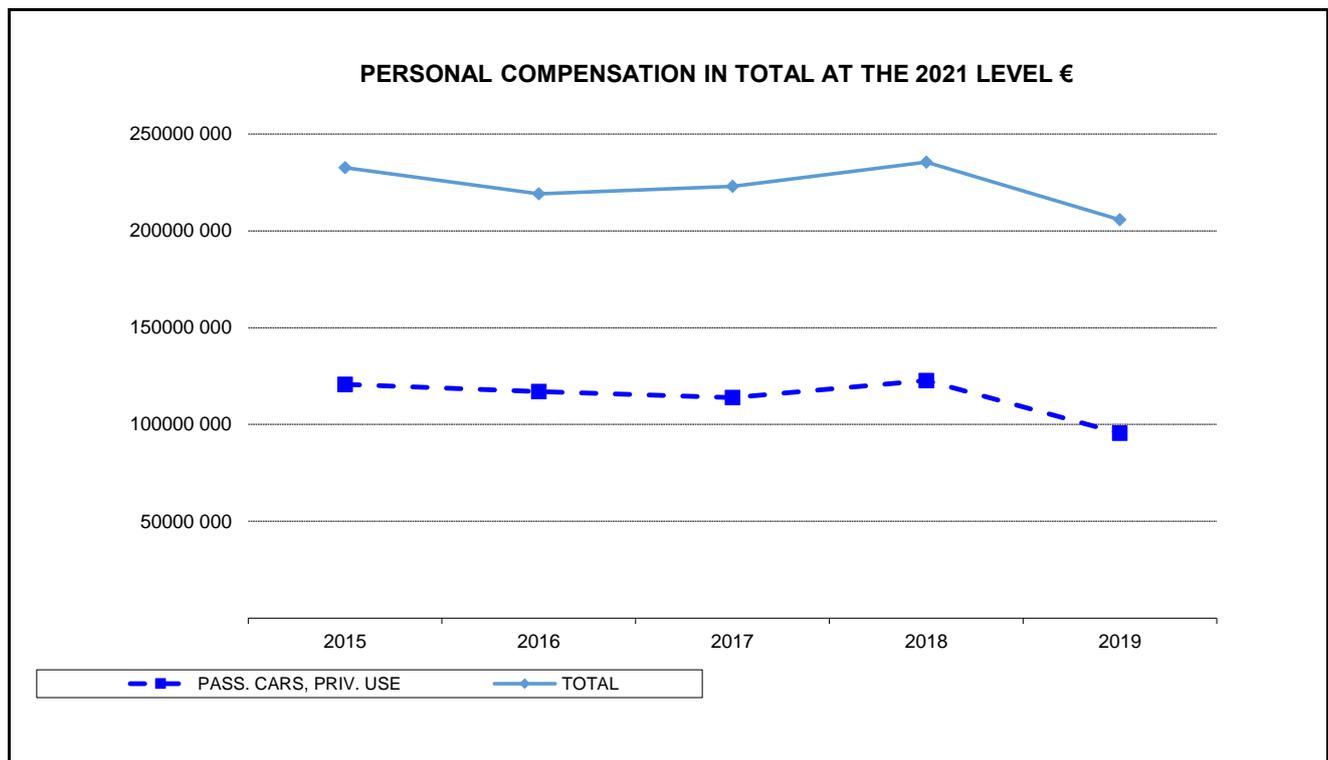
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	146 286 902	152 418 633	152 882 654	159 726 000	156 183 694	767 497 882
PASS. CARS, LIC. TRAFFIC	2 029 765	1 796 745	2 706 992	2 901 627	3 278 293	12 713 422
PASS. CARS AND VANS, LEAS.	739 817	666 012	951 957	964 744	801 884	4 124 413
VANS, PRIVATE USE	15 678 391	15 178 857	17 834 895	18 132 561	17 773 845	84 598 549
VANS, LICENSED TRAFFIC	638 083	629 217	1 483 152	1 298 906	1 046 281	5 095 638
LORRIES, PRIVATE USE	4 554 471	5 162 776	6 265 014	5 979 508	5 352 077	27 313 846
WEIGHT CLASS 6	2 558 962	2 667 696	2 999 267	2 876 809	2 706 679	13 809 414
WEIGHT CLASS 7	559 067	597 377	599 365	775 725	599 979	3 131 513
WEIGHT CLASS 8	1 436 442	1 897 703	2 666 382	2 326 974	2 045 419	10 372 920
LORRIES, LICENSED TRAFFIC	12 504 228	13 589 632	18 097 185	18 855 412	14 239 642	77 286 100
WEIGHT CLASS 6	1 216 713	1 015 372	1 314 819	1 750 562	1 047 053	6 344 520
WEIGHT CLASS 7	2 077 227	2 036 305	2 577 948	3 104 227	2 044 340	11 840 048
WEIGHT CLASS 8	9 210 288	10 537 955	14 204 418	14 000 622	11 148 249	59 101 532
BUSES, PRIVATE USE	103 399	90 469	111 385	65 133	130 801	501 187
BUSES, LICENSED TRAFFIC	2 792 319	2 522 459	3 110 961	3 155 353	2 790 434	14 371 526
SP. VEHICLES	4 503 934	4 656 845	5 265 935	5 032 873	5 215 861	24 675 448
MOTORCYCLES	1 086 365	1 172 198	1 207 140	1 239 425	1 187 062	5 892 190
MOPEDS	2 051 542	2 075 324	1 846 617	1 980 745	1 496 283	9 450 511
MOPED CARS	1 255 951	1 395 438	1 309 735	1 122 918	922 878	6 006 921
SNOWMOBILES, LEASING	41 380	24 452	42 933	42 142	45 517	196 423
SNOWMOBILES, OTHER	308 303	207 880	295 242	423 760	275 945	1 511 131
LIGHT QUADRICYCLES	66 630	66 359	46 175	33 403	39 772	252 339
HEAVY AND NOT REGISTERED QUADRICYCLES	280 440	392 729	378 048	535 729	537 194	2 124 140
TRACTORS AND PUB. W. V.	12 176 148	12 145 851	12 528 225	13 969 158	14 046 842	64 866 224
TRACTORS	6 899 950	6 458 213	6 993 499	7 112 376	7 502 678	34 966 717
PUBLIC WORKS VEH.	5 276 198	5 687 638	5 534 725	6 856 782	6 544 164	29 899 507
TRAILERS, CAMPING, ETC.	1 316 076	1 293 260	1 282 220	1 367 811	1 272 237	6 531 604
TRAILERS, OTHER	881 244	725 409	861 253	1 394 956	1 895 072	5 757 933
SCHOOL VEHICLES	119 709	100 809	129 510	99 091	96 996	546 116
GROUPS	17 604 636	16 345 800	7 694 713	9 065 519	8 526 020	59 236 688
YELLOW TEST PLATES	34 035	71 914	42 185	67 538	80 385	296 057
TOTAL	227 053 766	232 729 068	236 374 125	247 454 313	237 235 015	1 180 846 287



PERSONAL COMPENSATION IN TOTAL AT THE 2021 LEVEL €

TABLE 20

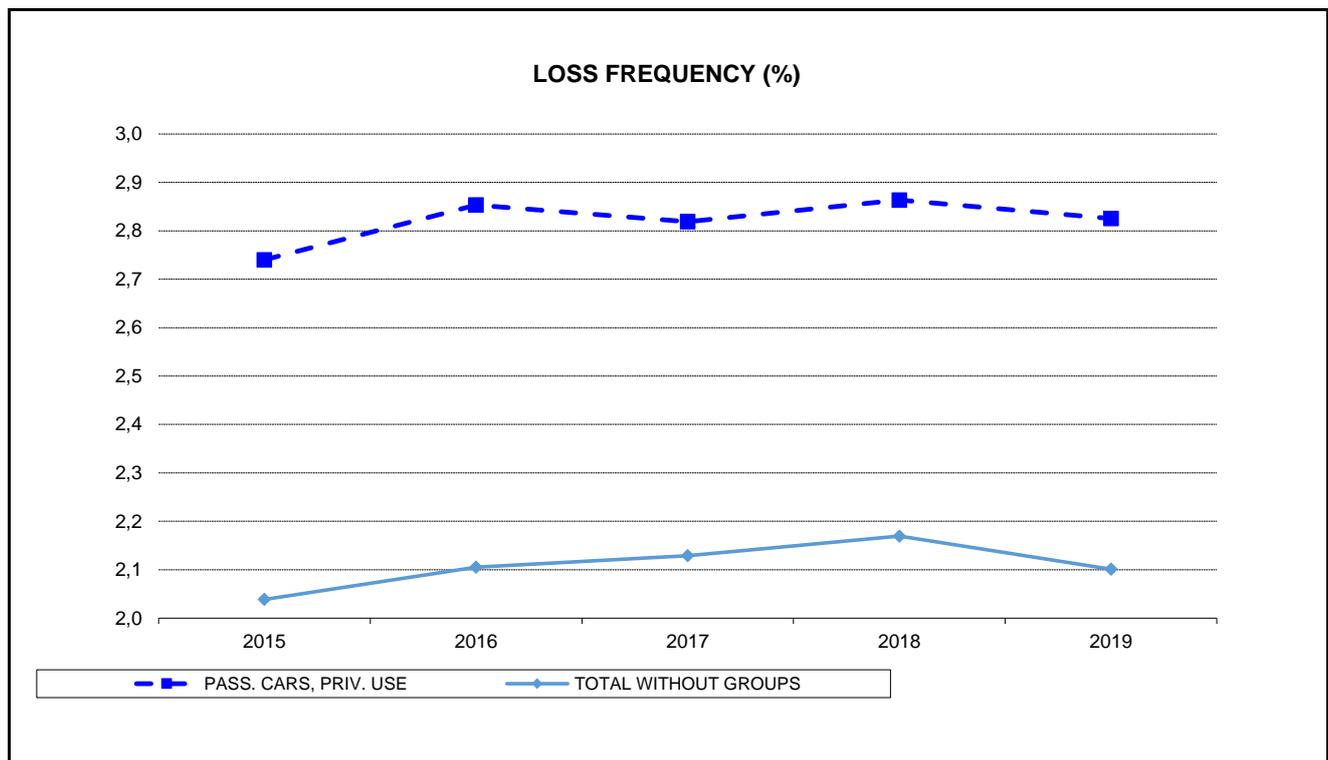
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	120 763 756	116 943 961	113 942 220	122 702 168	95 452 686	569 804 791
PASS. CARS, LIC. TRAFFIC	3 893 427	1 484 369	1 789 529	4 573 097	8 866 872	20 607 293
PASS. CARS AND VANS, LEAS.	121 132	249 862	1 374 177	661 508	216 414	2 623 093
VANS, PRIVATE USE	11 408 118	7 124 713	7 862 004	9 711 083	6 812 813	42 918 730
VANS, LICENSED TRAFFIC	190 008	83 967	225 442	312 851	395 843	1 208 111
LORRIES, PRIVATE USE	1 066 669	2 973 042	3 320 314	1 303 615	8 376 423	17 040 063
WEIGHT CLASS 6	741 936	620 440	1 425 406	563 061	6 892 081	10 242 924
WEIGHT CLASS 7	29 584	185 331	84 036	37 693	12 246	348 890
WEIGHT CLASS 8	295 148	2 167 271	1 810 872	702 860	1 472 097	6 448 249
LORRIES, LICENSED TRAFFIC	2 921 393	3 634 467	3 769 399	2 439 502	3 683 200	16 447 961
WEIGHT CLASS 6	223 706	248 584	55 470	59 521	105 477	692 759
WEIGHT CLASS 7	281 629	956 163	112 661	364 710	167 999	1 883 161
WEIGHT CLASS 8	2 416 058	2 429 720	3 601 269	2 015 271	3 409 724	13 872 041
BUSES, PRIVATE USE	105 468	11 950	38 518	7 600	80 911	244 448
BUSES, LICENSED TRAFFIC	5 064 975	2 277 936	3 472 424	5 254 229	1 856 847	17 926 411
SP. VEHICLES	1 423 323	2 437 385	3 476 816	1 880 276	4 410 021	13 627 821
MOTORCYCLES	38 754 895	39 755 776	37 243 163	37 587 664	41 483 253	194 824 750
MOPEDS	13 774 954	12 767 913	11 324 632	13 045 725	11 830 292	62 743 515
MOPED CARS	517 464	579 989	834 403	459 965	242 740	2 634 560
SNOWMOBILES, LEASING	234 785	991 903	1 628 535	1 236 017	774 451	4 865 691
SNOWMOBILES, OTHER	11 428 872	8 566 158	14 429 566	16 386 971	10 073 385	60 884 951
LIGHT QUADRICYCLES	909 985	755 603	789 831	559 933	373 208	3 388 559
HEAVY AND NOT REGISTERED QUADRICYCLES	5 312 000	6 111 533	3 342 796	5 708 053	1 554 641	22 029 023
TRACTORS AND PUB. W. V.	4 424 295	4 173 852	4 472 303	3 948 375	6 183 242	23 202 068
TRACTORS	4 107 793	3 800 697	2 998 180	3 217 047	5 368 407	19 492 124
PUBLIC WORKS VEH.	316 502	373 155	1 474 123	731 328	814 835	3 709 943
TRAILERS, CAMPING, ETC.	208 672	296 611	247 152	292 306	286 940	1 331 680
TRAILERS, OTHER	18 497	26 310	550 384	185 620	84 183	864 995
SCHOOL VEHICLES	48 791	56 168	179 877	211 259	532 536	1 028 631
GROUPS	9 991 406	7 765 587	8 636 519	7 007 345	2 122 969	35 523 826
YELLOW TEST PLATES	3 090	1 102	8 015		12 942	25 150
TOTAL	232 585 973	219 070 157	222 958 018	235 475 161	205 706 813	1 115 796 122



LOSS FREQUENCY (%)

TABLE 21

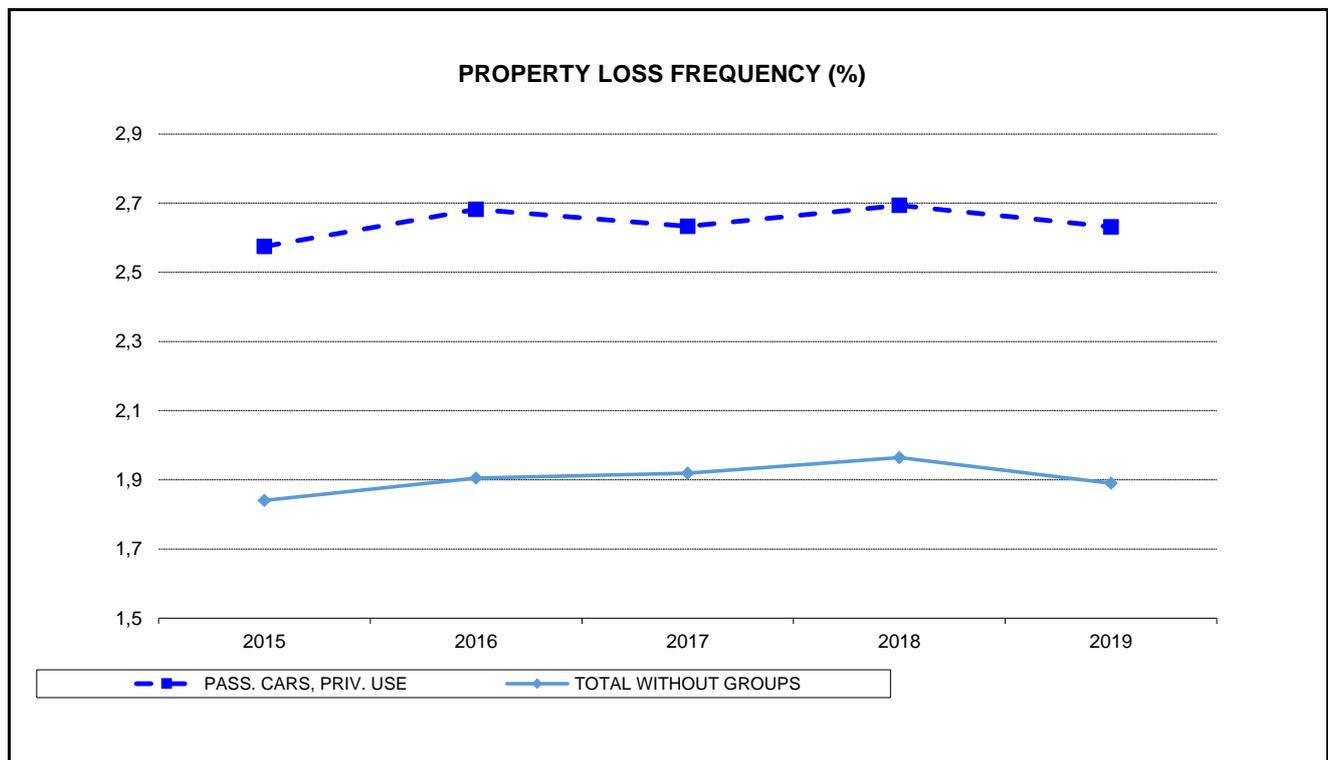
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	2,740	2,853	2,819	2,864	2,825	2,821
PASS. CARS, LIC. TRAFFIC	7,575	7,028	10,785	10,588	10,667	9,342
PASS. CARS AND VANS, LEAS.	3,113	3,302	3,959	3,372	3,202	3,389
VANS, PRIVATE USE	2,526	2,461	2,670	2,638	2,522	2,566
VANS, LICENSED TRAFFIC	7,751	8,689	9,428	9,929	8,392	9,009
LORRIES, PRIVATE USE	3,326	3,289	3,591	3,519	3,028	3,350
WEIGHT CLASS 6	2,839	2,694	2,952	2,878	2,552	2,784
WEIGHT CLASS 7	4,354	4,944	5,270	4,516	3,654	4,526
WEIGHT CLASS 8	5,247	5,387	5,801	5,938	4,707	5,404
LORRIES, LICENSED TRAFFIC	11,985	11,403	12,305	12,428	10,121	11,650
WEIGHT CLASS 6	12,101	11,115	14,318	25,927	12,702	14,433
WEIGHT CLASS 7	15,116	14,862	16,265	15,628	13,288	15,048
WEIGHT CLASS 8	11,291	10,738	11,266	10,794	9,232	10,632
BUSES, PRIVATE USE	3,958	3,797	3,220	3,597	3,857	3,634
BUSES, LICENSED TRAFFIC	16,714	14,779	15,076	15,829	15,503	15,592
SP. VEHICLES	2,046	2,047	2,141	2,172	2,004	2,082
MOTORCYCLES	2,291	2,503	2,432	2,519	2,319	2,413
MOPEDS	1,809	2,011	2,138	2,335	2,191	2,077
MOPED CARS	14,594	17,392	10,115	9,001	8,928	11,456
SNOWMOBILES, LEASING	3,565	7,159	13,493	15,328	10,028	8,878
SNOWMOBILES, OTHER	0,769	0,833	0,957	1,142	1,112	0,949
LIGHT QUADRICYCLES	1,064	1,029	3,345	2,572	2,529	1,460
HEAVY AND NOT REGISTERED QUADRICYCLES	1,202	1,036	0,949	0,939	0,904	1,001
TRACTORS AND PUB. W. V.	1,122	1,162	1,144	1,179	1,222	1,166
TRACTORS	0,808	0,823	0,811	0,824	0,865	0,826
PUBLIC WORKS VEH.	3,257	3,457	3,177	3,325	3,302	3,301
TRAILERS, CAMPING, ETC.	0,089	0,083	0,084	0,090	0,086	0,086
TRAILERS, OTHER	0,694	0,568	0,478	0,964	1,140	0,776
SCHOOL VEHICLES	2,655	2,395	2,418	2,390	2,436	2,457
GROUPS	10,538	11,280	23,217	23,545	25,918	14,339
YELLOW TEST PLATES	0,679	1,179	0,828	0,669	1,018	0,879
TOTAL WITHOUT GROUPS	2,039	2,105	2,129	2,169	2,101	2,109



PROPERTY LOSS FREQUENCY (%)

TABLE 22

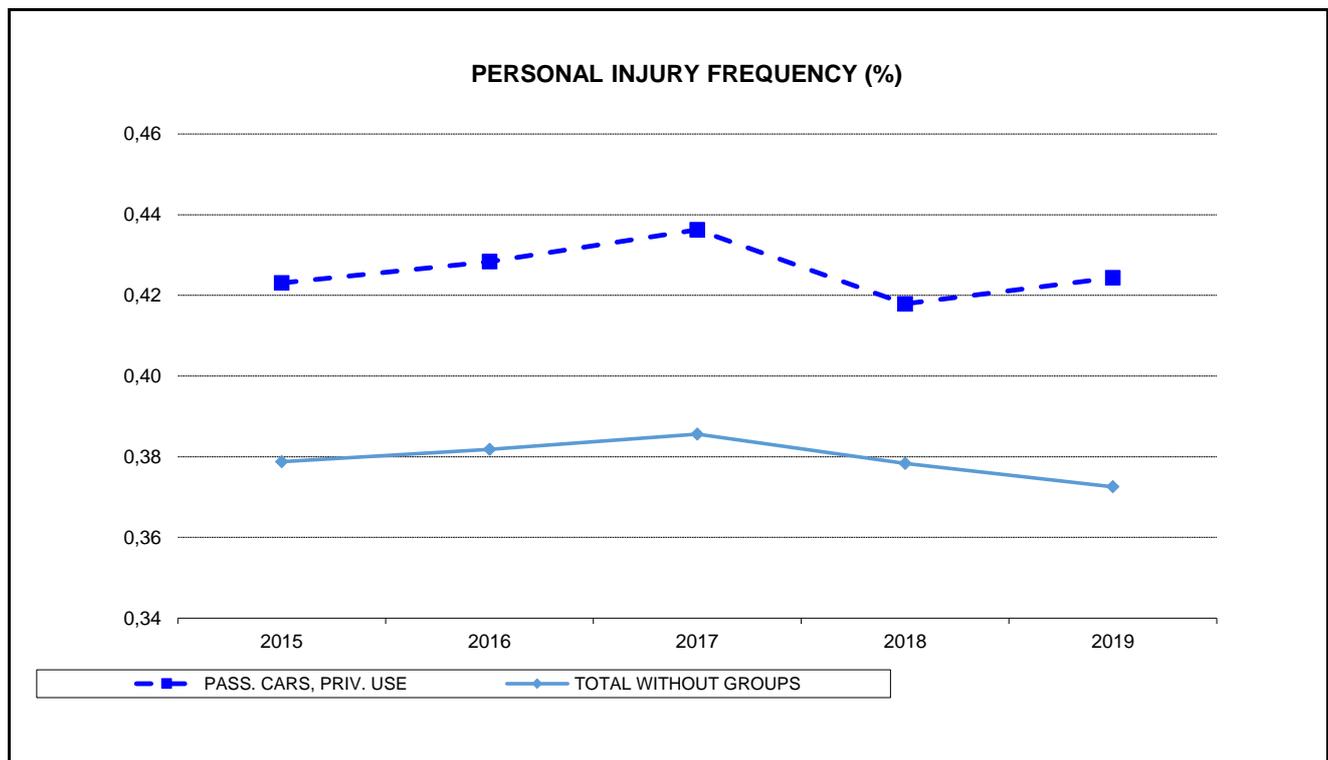
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	2,575	2,682	2,633	2,694	2,632	2,644
PASS. CARS, LIC. TRAFFIC	6,881	6,315	9,885	9,881	9,689	8,541
PASS. CARS AND VANS, LEAS.	2,956	3,242	3,818	3,253	3,028	3,257
VANS, PRIVATE USE	2,423	2,362	2,563	2,531	2,401	2,459
VANS, LICENSED TRAFFIC	7,641	8,625	9,295	9,722	8,008	8,803
LORRIES, PRIVATE USE	3,191	3,214	3,471	3,404	2,870	3,229
WEIGHT CLASS 6	2,692	2,609	2,840	2,800	2,417	2,672
WEIGHT CLASS 7	4,299	4,860	5,140	4,390	3,609	4,438
WEIGHT CLASS 8	5,128	5,370	5,651	5,661	4,403	5,222
LORRIES, LICENSED TRAFFIC	11,811	11,182	12,156	12,247	9,964	11,475
WEIGHT CLASS 6	11,965	10,971	14,246	25,686	12,510	14,284
WEIGHT CLASS 7	15,010	14,570	16,163	15,504	13,204	14,909
WEIGHT CLASS 8	11,098	10,520	11,099	10,607	9,066	10,447
BUSES, PRIVATE USE	3,771	3,519	2,837	2,809	3,323	3,204
BUSES, LICENSED TRAFFIC	13,530	12,304	12,668	13,074	12,635	12,854
SP. VEHICLES	1,932	1,972	2,058	2,078	1,937	1,995
MOTORCYCLES	0,665	0,713	0,644	0,651	0,600	0,654
MOPEDS	0,788	0,850	0,838	0,881	0,767	0,825
MOPEL CARS	12,936	15,312	8,647	7,987	7,752	10,026
SNOWMOBILES, LEASING	1,221	1,672	3,018	2,842	2,367	2,060
SNOWMOBILES, OTHER	0,190	0,189	0,207	0,284	0,219	0,216
LIGHT QUADRICYCLES	0,238	0,273	1,174	0,682	1,134	0,425
HEAVY AND NOT REGISTERED QUADRICYCLES	0,430	0,483	0,516	0,583	0,572	0,520
TRACTORS AND PUB. W. V.	1,089	1,124	1,103	1,137	1,174	1,126
TRACTORS	0,774	0,785	0,768	0,781	0,817	0,785
PUBLIC WORKS VEH.	3,230	3,416	3,148	3,294	3,250	3,265
TRAILERS, CAMPING, ETC.	0,086	0,081	0,081	0,086	0,082	0,083
TRAILERS, OTHER	0,688	0,563	0,473	0,961	1,130	0,770
SCHOOL VEHICLES	1,954	1,833	1,443	1,404	1,413	1,604
GROUPS	9,843	10,571	20,804	21,674	23,760	13,262
YELLOW TEST PLATES	0,678	1,071	0,772	0,669	0,954	0,833
TOTAL WITHOUT GROUPS	1,840	1,905	1,919	1,964	1,890	1,904



PERSONAL INJURY FREQUENCY (%)

TABLE 23

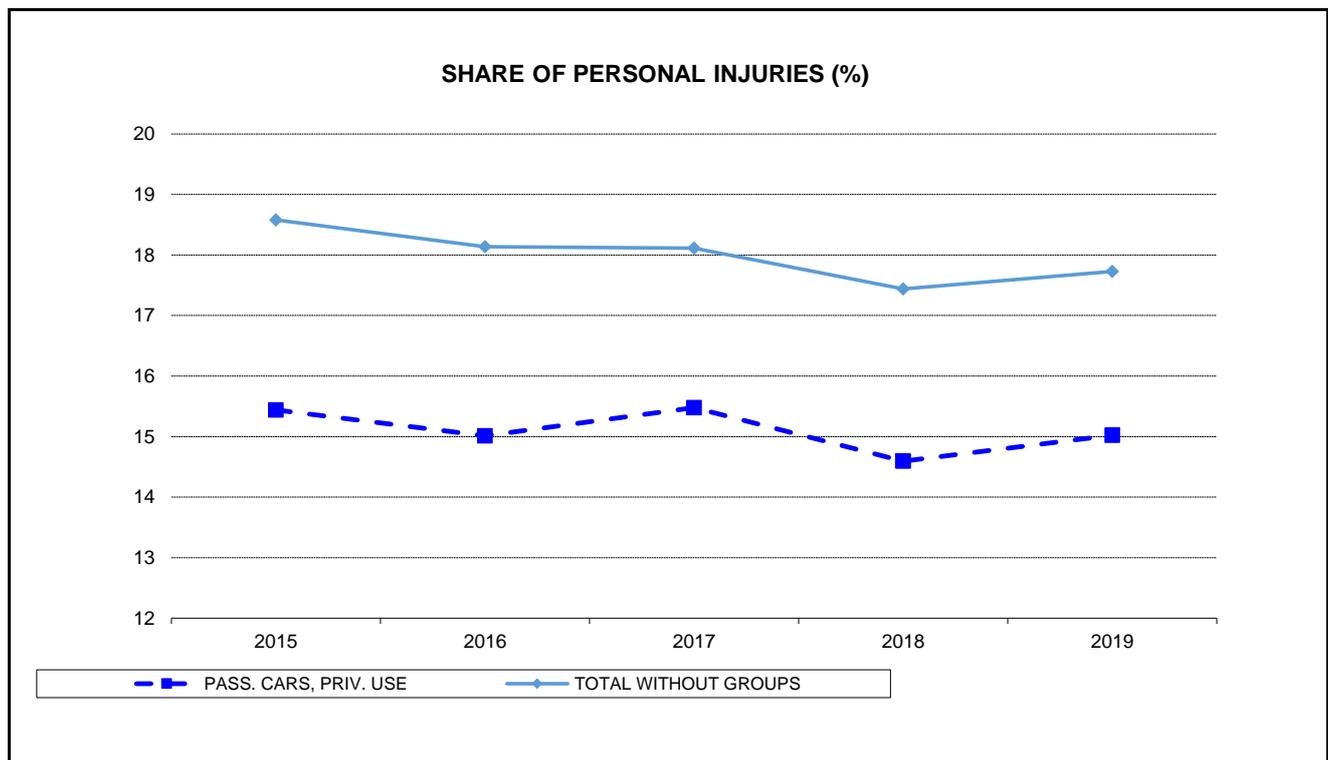
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	0,423	0,428	0,436	0,418	0,424	0,426
PASS. CARS, LIC. TRAFFIC	1,542	1,538	1,907	1,583	1,913	1,697
PASS. CARS AND VANS, LEAS.	0,413	0,260	0,404	0,389	0,464	0,390
VANS, PRIVATE USE	0,293	0,286	0,288	0,269	0,306	0,288
VANS, LICENSED TRAFFIC	0,764	0,493	0,673	0,821	0,799	0,731
LORRIES, PRIVATE USE	0,314	0,302	0,317	0,312	0,318	0,313
WEIGHT CLASS 6	0,311	0,278	0,297	0,258	0,294	0,288
WEIGHT CLASS 7	0,243	0,364	0,264	0,258	0,144	0,251
WEIGHT CLASS 8	0,371	0,390	0,442	0,587	0,508	0,465
LORRIES, LICENSED TRAFFIC	0,734	0,834	0,705	0,728	0,687	0,735
WEIGHT CLASS 6	0,671	0,609	0,367	1,022	0,676	0,639
WEIGHT CLASS 7	0,665	0,854	0,728	0,692	0,771	0,740
WEIGHT CLASS 8	0,759	0,864	0,748	0,712	0,673	0,746
BUSES, PRIVATE USE	0,472	0,651	0,712	0,895	0,878	0,724
BUSES, LICENSED TRAFFIC	4,733	3,891	3,706	4,107	4,282	4,144
SP. VEHICLES	0,214	0,176	0,166	0,189	0,164	0,182
MOTORCYCLES	1,942	2,138	2,110	2,171	1,951	2,062
MOPEDS	1,330	1,492	1,595	1,780	1,704	1,562
MOPED CARS	3,683	4,165	2,630	2,272	2,002	2,827
SNOWMOBILES, LEASING	2,922	6,599	12,293	14,471	8,984	8,059
SNOWMOBILES, OTHER	0,630	0,703	0,813	0,947	0,956	0,798
LIGHT QUADRICYCLES	0,896	0,796	2,534	2,017	1,453	1,120
HEAVY AND NOT REGISTERED QUADRICYCLES	0,881	0,637	0,500	0,409	0,391	0,554
TRACTORS AND PUB. W. V.	0,052	0,058	0,064	0,062	0,071	0,062
TRACTORS	0,052	0,055	0,065	0,064	0,070	0,061
PUBLIC WORKS VEH.	0,057	0,077	0,058	0,055	0,081	0,066
TRAILERS, CAMPING, ETC.	0,003	0,003	0,004	0,005	0,005	0,004
TRAILERS, OTHER	0,028	0,025	0,047	0,055	0,085	0,049
SCHOOL VEHICLES	0,854	0,755	1,154	1,074	1,227	1,016
GROUPS	1,396	1,361	3,805	3,130	3,441	1,919
YELLOW TEST PLATES	0,057	0,162	0,112	0,000	0,126	0,092
TOTAL WITHOUT GROUPS	0,379	0,382	0,386	0,378	0,373	0,379



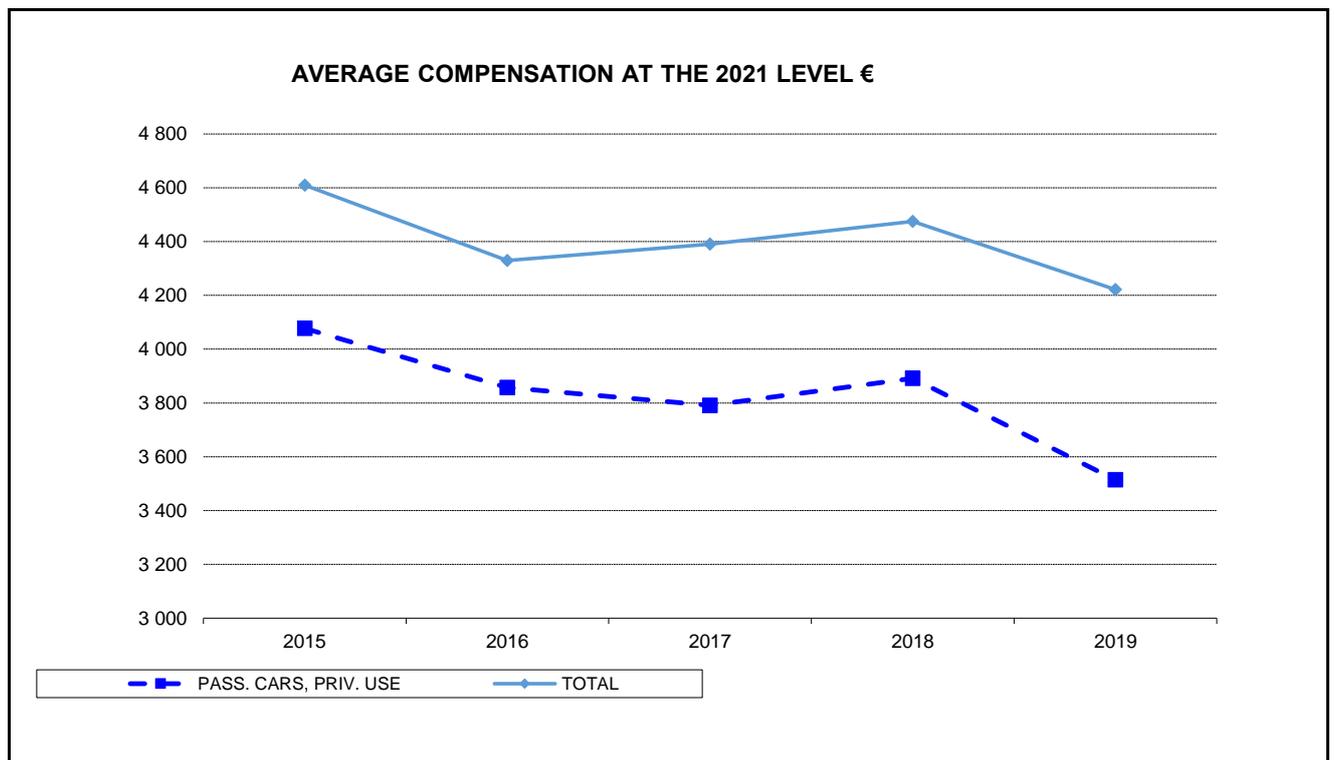
SHARE OF PERSONAL INJURIES (%)

TABLE 24

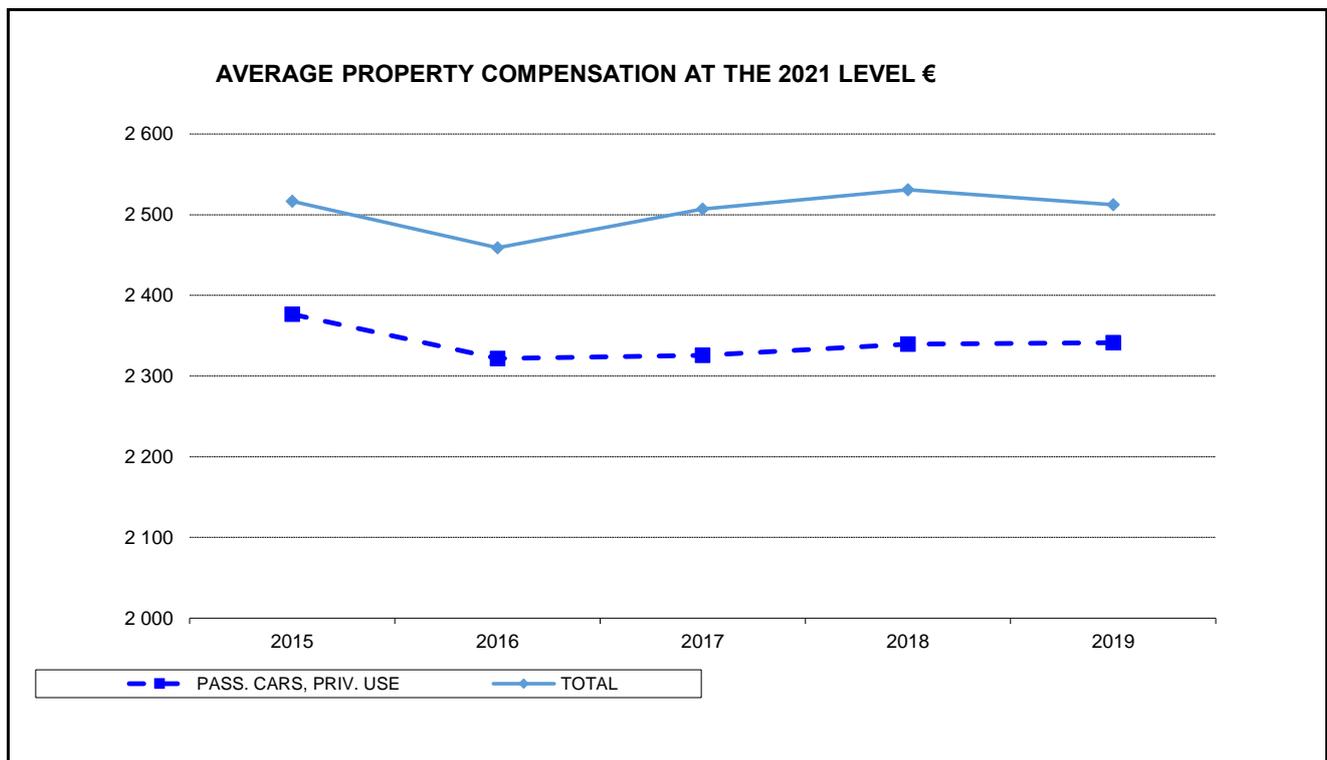
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	15,4	15,0	15,5	14,6	15,0	15,1
PASS. CARS, LIC. TRAFFIC	20,4	21,9	17,7	15,0	17,9	18,2
PASS. CARS AND VANS, LEAS.	13,3	7,9	10,2	11,5	14,5	11,5
VANS, PRIVATE USE	11,6	11,6	10,8	10,2	12,1	11,2
VANS, LICENSED TRAFFIC	9,9	5,7	7,1	8,3	9,5	8,1
LORRIES, PRIVATE USE	9,4	9,2	8,8	8,9	10,5	9,3
WEIGHT CLASS 6	10,9	10,3	10,1	9,0	11,5	10,3
WEIGHT CLASS 7	5,6	7,4	5,0	5,7	3,9	5,5
WEIGHT CLASS 8	7,1	7,2	7,6	9,9	10,8	8,6
LORRIES, LICENSED TRAFFIC	6,1	7,3	5,7	5,9	6,8	6,3
WEIGHT CLASS 6	5,5	5,5	2,6	3,9	5,3	4,4
WEIGHT CLASS 7	4,4	5,7	4,5	4,4	5,8	4,9
WEIGHT CLASS 8	6,7	8,0	6,6	6,6	7,3	7,0
BUSES, PRIVATE USE	11,9	17,1	22,1	24,9	22,8	19,9
BUSES, LICENSED TRAFFIC	28,3	26,3	24,6	25,9	27,6	26,6
SP. VEHICLES	10,5	8,6	7,7	8,7	8,2	8,7
MOTORCYCLES	84,8	85,4	86,7	86,2	84,1	85,5
MOPEDS	73,5	74,2	74,6	76,2	77,8	75,2
MOPED CARS	25,2	23,9	26,0	25,2	22,4	24,7
SNOWMOBILES, LEASING	82,0	92,2	91,1	94,4	89,6	90,8
SNOWMOBILES, OTHER	81,9	84,4	84,9	83,0	86,0	84,0
LIGHT QUADRICYCLES	84,3	77,4	75,8	78,4	57,5	76,7
HEAVY AND NOT REGISTERED QUADRICYCLES	73,3	61,4	52,7	43,6	43,2	55,4
TRACTORS AND PUB. W. V.	4,7	5,0	5,6	5,3	5,8	5,3
TRACTORS	6,4	6,7	8,1	7,7	8,0	7,4
PUBLIC WORKS VEH.	1,7	2,2	1,8	1,6	2,5	2,0
TRAILERS, CAMPING, ETC.	3,7	3,4	4,7	5,1	5,7	4,6
TRAILERS, OTHER	4,0	4,4	9,9	5,7	7,5	6,3
SCHOOL VEHICLES	32,2	31,5	47,7	44,9	50,4	41,3
GROUPS	13,2	12,1	16,4	13,3	13,3	13,4
YELLOW TEST PLATES	8,4	13,8	13,5	0,0	12,4	10,4
TOTAL WITHOUT GROUPS	18,6	18,1	18,1	17,4	17,7	18,0



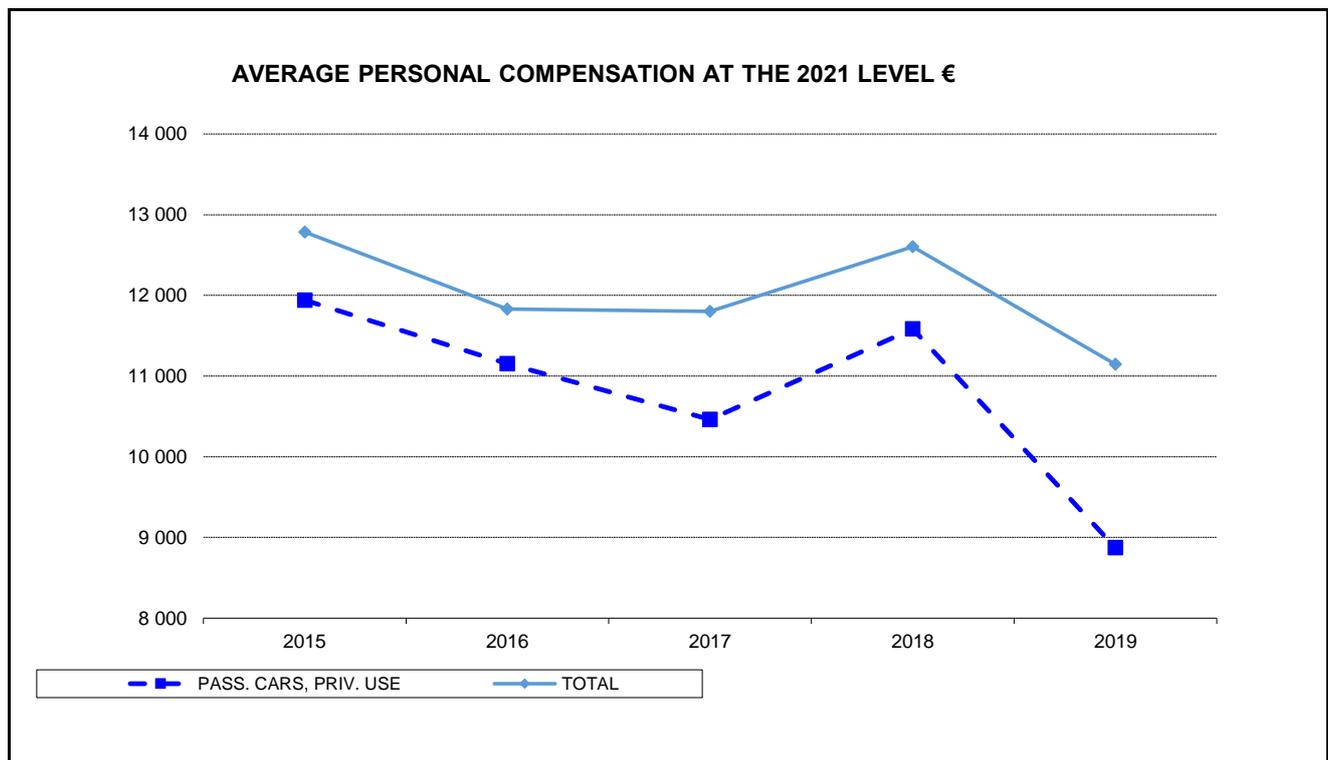
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	4 077	3 857	3 792	3 891	3 514	3 822
PASS. CARS, LIC. TRAFFIC	7 714	4 085	4 431	6 257	9 028	6 501
PASS. CARS AND VANS, LEAS.	3 320	3 230	6 294	4 630	2 848	4 162
VANS, PRIVATE USE	4 361	3 644	3 520	3 772	3 462	3 738
VANS, LICENSED TRAFFIC	3 847	2 497	2 918	2 465	2 582	2 742
LORRIES, PRIVATE USE	3 696	5 517	5 602	4 295	9 281	5 628
WEIGHT CLASS 6	3 314	3 556	4 138	3 304	10 456	4 860
WEIGHT CLASS 7	3 585	4 317	3 304	4 325	3 881	3 875
WEIGHT CLASS 8	4 804	11 026	10 298	6 493	8 719	8 270
LORRIES, LICENSED TRAFFIC	5 038	5 925	5 994	5 482	5 886	5 665
WEIGHT CLASS 6	3 920	3 968	3 088	3 694	3 289	3 572
WEIGHT CLASS 7	3 914	5 231	3 878	4 772	3 933	4 346
WEIGHT CLASS 8	5 559	6 430	7 093	6 004	6 828	6 391
BUSES, PRIVATE USE	4 966	2 491	2 526	1 931	4 397	3 265
BUSES, LICENSED TRAFFIC	6 105	4 452	5 705	6 889	4 431	5 580
SP. VEHICLES	3 554	4 239	5 026	3 907	5 706	4 486
MOTORCYCLES	19 717	19 440	17 418	16 713	20 136	18 627
MOPEDS	5 217	4 846	4 463	5 011	5 140	4 932
MOPED CARS	2 562	2 515	2 789	2 567	2 245	2 555
SNOWMOBILES, LEASING	7 233	16 840	19 491	15 507	12 748	15 292
SNOWMOBILES, OTHER	18 367	14 137	22 488	22 294	14 555	18 463
LIGHT QUADRICYCLES	7 477	6 984	10 761	8 575	7 207	8 046
HEAVY AND NOT REGISTERED QUADRICYCLES	10 935	14 057	9 151	14 203	4 494	10 567
TRACTORS AND PUB. W. V.	3 538	3 355	3 400	3 434	3 713	3 492
TRACTORS	3 738	3 417	3 278	3 297	3 910	3 532
PUBLIC WORKS VEH.	3 199	3 255	3 590	3 641	3 413	3 428
TRAILERS, CAMPING, ETC.	1 885	2 060	1 899	1 892	1 823	1 909
TRAILERS, OTHER	3 595	3 659	8 078	4 301	4 479	4 600
SCHOOL VEHICLES	2 338	2 449	4 285	4 527	9 748	4 611
GROUPS	4 396	3 598	4 735	4 835	3 251	4 115
YELLOW TEST PLATES	3 090	3 314	3 337	5 154	4 255	3 818
TOTAL	4 610	4 330	4 390	4 475	4 222	4 404



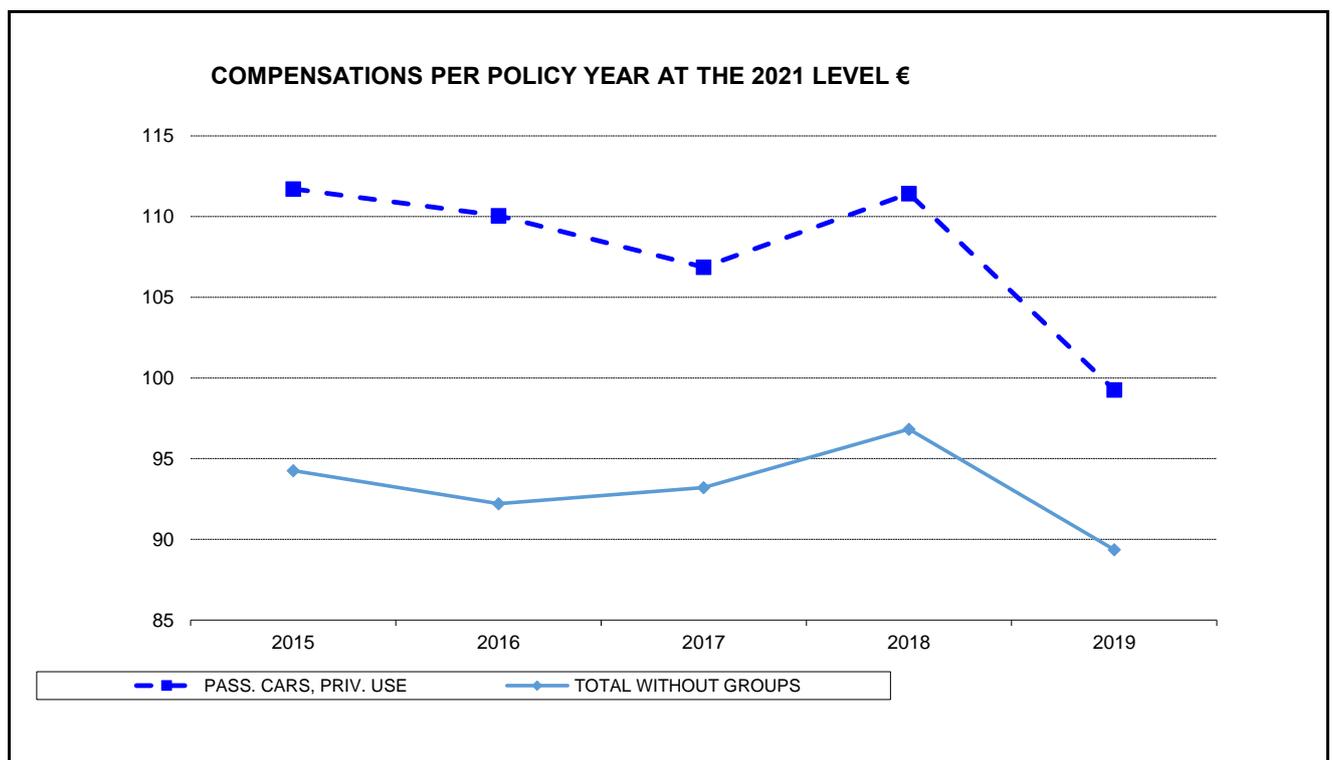
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	2 377	2 322	2 325	2 340	2 341	2 340
PASS. CARS, LIC. TRAFFIC	2 910	2 489	2 910	2 603	2 683	2 713
PASS. CARS AND VANS, LEAS.	3 005	2 392	2 671	2 847	2 372	2 647
VANS, PRIVATE USE	2 632	2 584	2 545	2 560	2 628	2 588
VANS, LICENSED TRAFFIC	3 007	2 220	2 569	2 029	1 963	2 268
LORRIES, PRIVATE USE	3 121	3 583	3 788	3 646	3 817	3 596
WEIGHT CLASS 6	2 709	2 980	2 916	2 841	3 114	2 907
WEIGHT CLASS 7	3 448	3 351	2 971	4 243	3 851	3 556
WEIGHT CLASS 8	4 078	5 164	6 296	5 231	5 421	5 278
LORRIES, LICENSED TRAFFIC	4 144	4 767	5 022	4 926	4 750	4 742
WEIGHT CLASS 6	3 349	3 229	2 978	3 606	3 034	3 254
WEIGHT CLASS 7	3 471	3 631	3 739	4 305	3 658	3 784
WEIGHT CLASS 8	4 480	5 334	5 744	5 341	5 324	5 268
BUSES, PRIVATE USE	2 581	2 374	2 130	2 214	3 153	2 489
BUSES, LICENSED TRAFFIC	2 680	2 810	3 209	3 130	3 264	3 012
SP. VEHICLES	2 859	2 889	3 150	2 972	3 200	3 016
MOTORCYCLES	1 852	1 953	2 065	2 065	2 167	2 019
MOPEDS	1 552	1 603	1 596	1 751	1 649	1 626
MOPED CARS	2 047	2 017	1 993	2 052	2 047	2 029
SNOWMOBILES, LEASING	3 164	1 735	2 238	2 757	2 998	2 557
SNOWMOBILES, OTHER	1 952	1 475	2 089	2 260	1 969	1 968
LIGHT QUADRICYCLES	2 284	2 126	1 694	1 821	1 548	1 916
HEAVY AND NOT REGISTERED QUADRICYCLES	1 532	1 823	1 710	1 962	1 825	1 789
TRACTORS AND PUB. W. V.	2 673	2 582	2 599	2 777	2 684	2 665
TRACTORS	2 445	2 255	2 423	2 397	2 412	2 387
PUBLIC WORKS VEH.	3 044	3 091	2 861	3 321	3 083	3 084
TRAILERS, CAMPING, ETC.	1 681	1 719	1 657	1 625	1 557	1 646
TRAILERS, OTHER	3 550	3 567	4 988	3 810	4 326	4 031
SCHOOL VEHICLES	2 257	2 055	3 005	2 460	2 589	2 450
GROUPS	3 003	2 603	2 490	2 962	2 840	2 781
YELLOW TEST PLATES	2 834	3 592	3 006	5 159	3 912	3 715
TOTAL	2 517	2 459	2 507	2 531	2 512	2 505



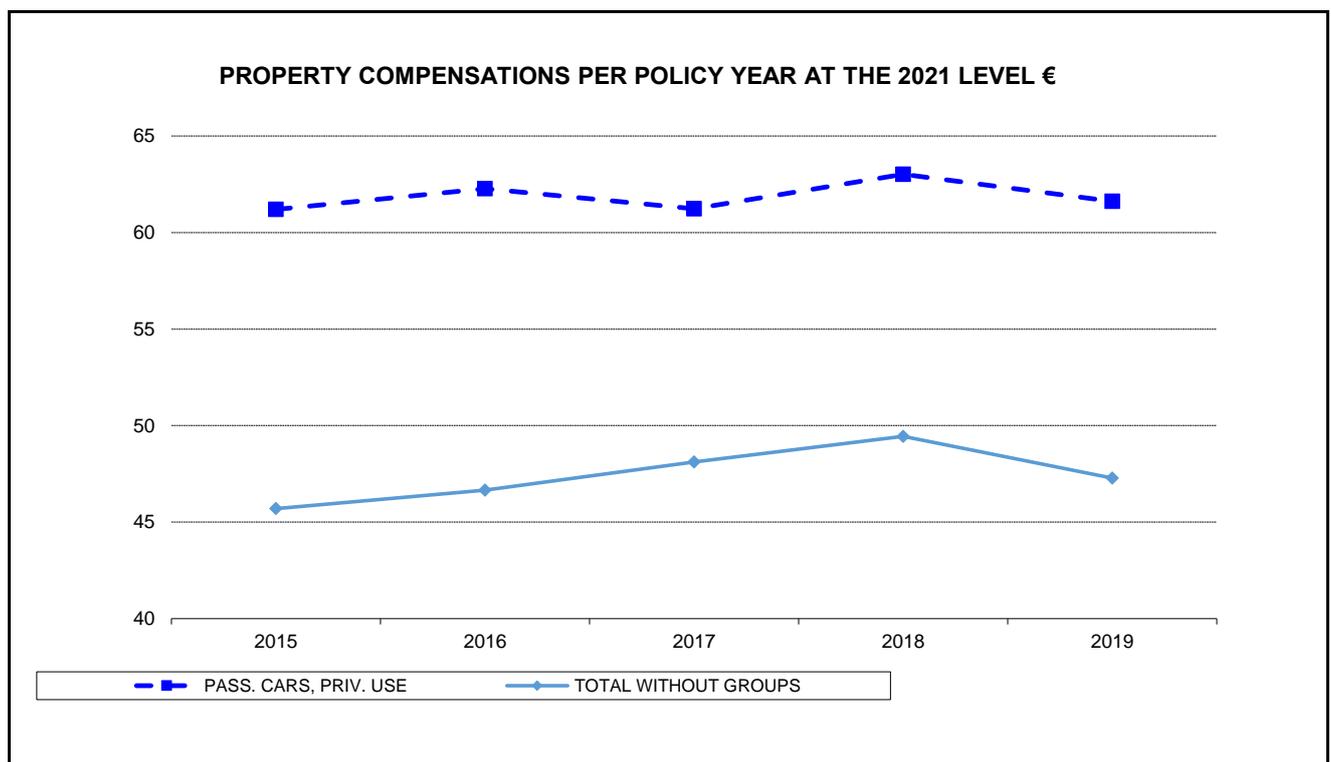
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	11 941	11 155	10 461	11 584	8 873	10 784
PASS. CARS, LIC. TRAFFIC	24 912	8 444	9 974	25 601	36 760	22 127
PASS. CARS AND VANS, LEAS.	3 525	11 205	36 440	16 312	4 181	14 051
VANS, PRIVATE USE	15 853	10 027	9 979	12 900	7 897	11 196
VANS, LICENSED TRAFFIC	8 952	5 178	5 395	5 786	7 441	6 478
LORRIES, PRIVATE USE	7 423	21 925	21 977	8 675	53 906	23 150
WEIGHT CLASS 6	6 803	6 494	13 245	6 029	65 226	20 035
WEIGHT CLASS 7	3 225	13 877	8 121	3 512	1 970	7 002
WEIGHT CLASS 8	11 584	81 141	54 687	15 228	33 834	36 854
LORRIES, LICENSED TRAFFIC	15 578	17 091	18 033	10 720	17 822	15 763
WEIGHT CLASS 6	10 975	14 234	4 873	3 081	5 657	7 945
WEIGHT CLASS 7	10 628	29 086	3 629	11 326	5 148	12 130
WEIGHT CLASS 8	17 178	14 969	21 616	11 448	21 943	17 319
BUSES, PRIVATE USE	21 010	1 696	2 935	811	7 381	5 369
BUSES, LICENSED TRAFFIC	13 898	8 024	12 242	16 590	6 409	11 652
SP. VEHICLES	8 140	16 934	25 843	12 218	31 950	18 287
MOTORCYCLES	22 629	22 106	19 451	18 778	23 268	21 153
MOPEDS	6 175	5 618	5 145	5 706	5 866	5 700
MOPED CARS	2 962	3 083	4 174	2 955	2 085	3 156
SNOWMOBILES, LEASING	7 500	17 830	20 843	15 884	13 440	16 192
SNOWMOBILES, OTHER	21 849	16 349	25 950	26 194	16 473	21 437
LIGHT QUADRICYCLES	8 267	8 300	13 420	10 318	11 334	9 761
HEAVY AND NOT REGISTERED QUADRICYCLES	14 179	21 502	15 613	29 812	7 731	17 407
TRACTORS AND PUB. W. V.	20 266	17 158	15 899	14 275	19 459	17 351
TRACTORS	21 851	18 843	12 206	13 279	20 292	17 066
PUBLIC WORKS VEH.	10 438	8 979	41 324	21 313	15 317	19 019
TRAILERS, CAMPING, ETC.	6 882	11 255	6 554	6 538	5 870	7 084
TRAILERS, OTHER	1 830	2 884	31 766	8 926	2 546	9 566
SCHOOL VEHICLES	2 104	2 780	5 219	6 860	16 374	7 286
GROUPS	12 017	9 600	15 281	15 854	4 882	11 525
YELLOW TEST PLATES	3 065	364	3 953		4 775	2 865
TOTAL	12 785	11 831	11 802	12 603	11 145	12 031



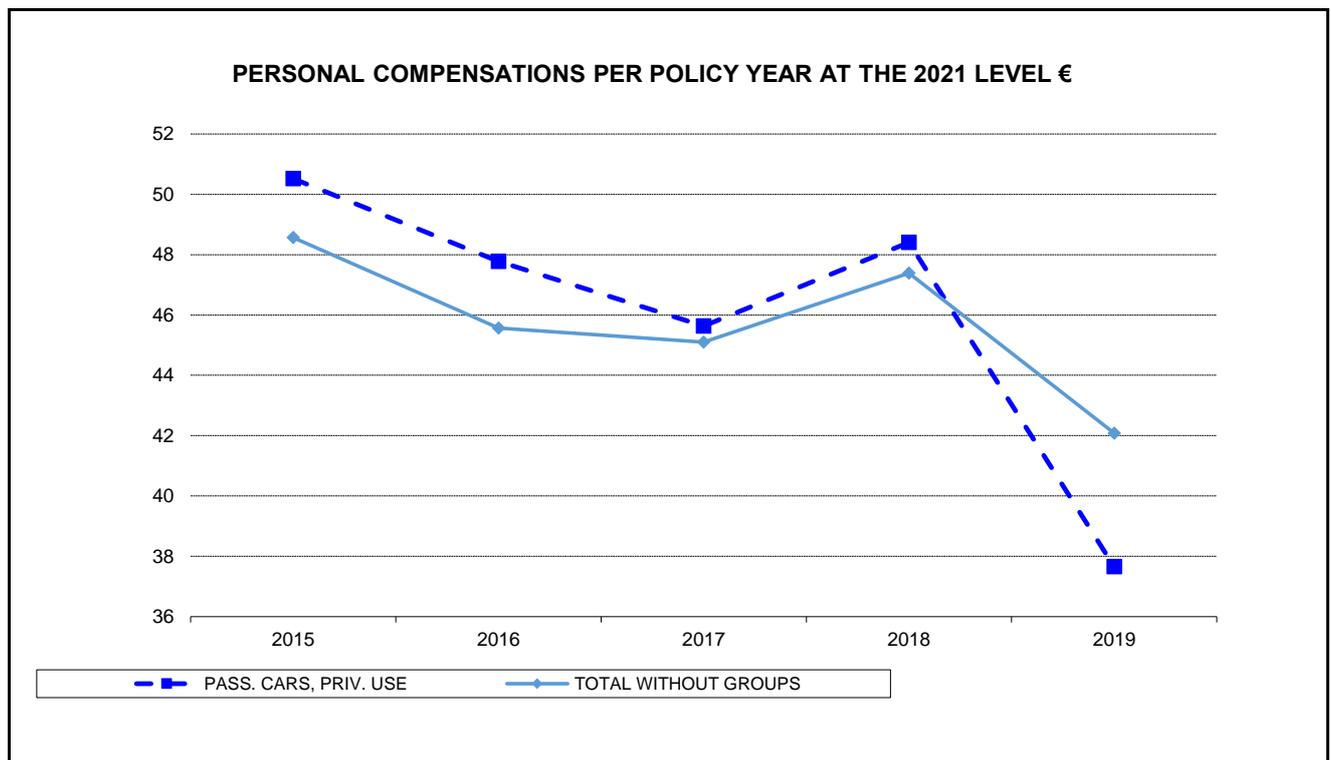
VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	112	110	107	111	99	108
PASS. CARS, LIC. TRAFFIC	584	287	478	662	963	607
PASS. CARS AND VANS, LEAS.	103	107	249	156	91	141
VANS, PRIVATE USE	110	90	94	100	87	96
VANS, LICENSED TRAFFIC	298	217	275	245	217	247
LORRIES, PRIVATE USE	123	181	201	151	281	189
WEIGHT CLASS 6	94	96	122	95	267	135
WEIGHT CLASS 7	156	213	174	195	142	175
WEIGHT CLASS 8	252	594	597	386	410	447
LORRIES, LICENSED TRAFFIC	604	676	738	681	596	660
WEIGHT CLASS 6	474	441	442	958	418	516
WEIGHT CLASS 7	592	778	631	746	523	654
WEIGHT CLASS 8	628	690	799	648	630	680
BUSES, PRIVATE USE	197	95	81	69	170	119
BUSES, LICENSED TRAFFIC	1 020	658	860	1 091	687	870
SP. VEHICLES	73	87	108	85	114	93
MOTORCYCLES	452	487	424	421	467	449
MOPEDS	94	97	95	117	113	102
MOPED CARS	374	437	282	231	200	293
SNOWMOBILES, LEASING	258	1 206	2 630	2 377	1 278	1 358
SNOWMOBILES, OTHER	141	118	215	255	162	175
LIGHT QUADRICYCLES	80	72	360	221	182	117
HEAVY AND NOT REGISTERED QUADRICYCLES	131	146	87	133	41	106
TRACTORS AND PUB. W. V.	40	39	39	40	45	41
TRACTORS	30	28	27	27	34	29
PUBLIC WORKS VEH.	104	113	114	121	113	113
TRAILERS, CAMPING, ETC.	2	2	2	2	2	2
TRAILERS, OTHER	25	21	39	41	51	36
SCHOOL VEHICLES	62	59	104	108	237	113
GROUPS	463	406	1 099	1 138	843	590
YELLOW TEST PLATES	21	39	28	34	43	34
TOTAL WITHOUT GROUPS	94	92	93	97	89	93



VEHICLE GROUP	YEAR OF ALLOCATION						2015-2019
	2015	2016	2017	2018	2019		
PASS. CARS, PRIV. USE	61	62	61	63	62	62	
PASS. CARS, LIC. TRAFFIC	200	157	288	257	260	232	
PASS. CARS AND VANS, LEAS.	89	78	102	93	72	86	
VANS, PRIVATE USE	64	61	65	65	63	64	
VANS, LICENSED TRAFFIC	230	191	239	197	157	200	
LORRIES, PRIVATE USE	100	115	131	124	110	116	
WEIGHT CLASS 6	73	78	83	80	75	78	
WEIGHT CLASS 7	148	163	153	186	139	158	
WEIGHT CLASS 8	209	277	356	296	239	276	
LORRIES, LICENSED TRAFFIC	489	533	610	603	473	544	
WEIGHT CLASS 6	401	354	424	926	380	465	
WEIGHT CLASS 7	521	529	604	667	483	564	
WEIGHT CLASS 8	497	561	638	567	483	550	
BUSES, PRIVATE USE	97	84	60	62	105	80	
BUSES, LICENSED TRAFFIC	363	346	406	409	412	387	
SP. VEHICLES	55	57	65	62	62	60	
MOTORCYCLES	12	14	13	13	13	13	
MOPEDS	12	14	13	15	13	13	
MOPED CARS	265	309	172	164	159	203	
SNOWMOBILES, LEASING	39	29	68	78	71	53	
SNOWMOBILES, OTHER	4	3	4	6	4	4	
LIGHT QUADRICYCLES	5	6	20	12	18	8	
HEAVY AND NOT REGISTERED QUADRICYCLES	7	9	9	11	10	9	
TRACTORS AND PUB. W. V.	29	29	29	32	31	30	
TRACTORS	19	18	19	19	20	19	
PUBLIC WORKS VEH.	98	106	90	109	100	101	
TRAILERS, CAMPING, ETC.	1	1	1	1	1	1	
TRAILERS, OTHER	24	20	24	37	49	31	
SCHOOL VEHICLES	44	38	43	35	37	39	
GROUPS	296	275	518	642	675	369	
YELLOW TEST PLATES	19	38	23	34	37	31	
TOTAL WITHOUT GROUPS	46	47	48	49	47	47	



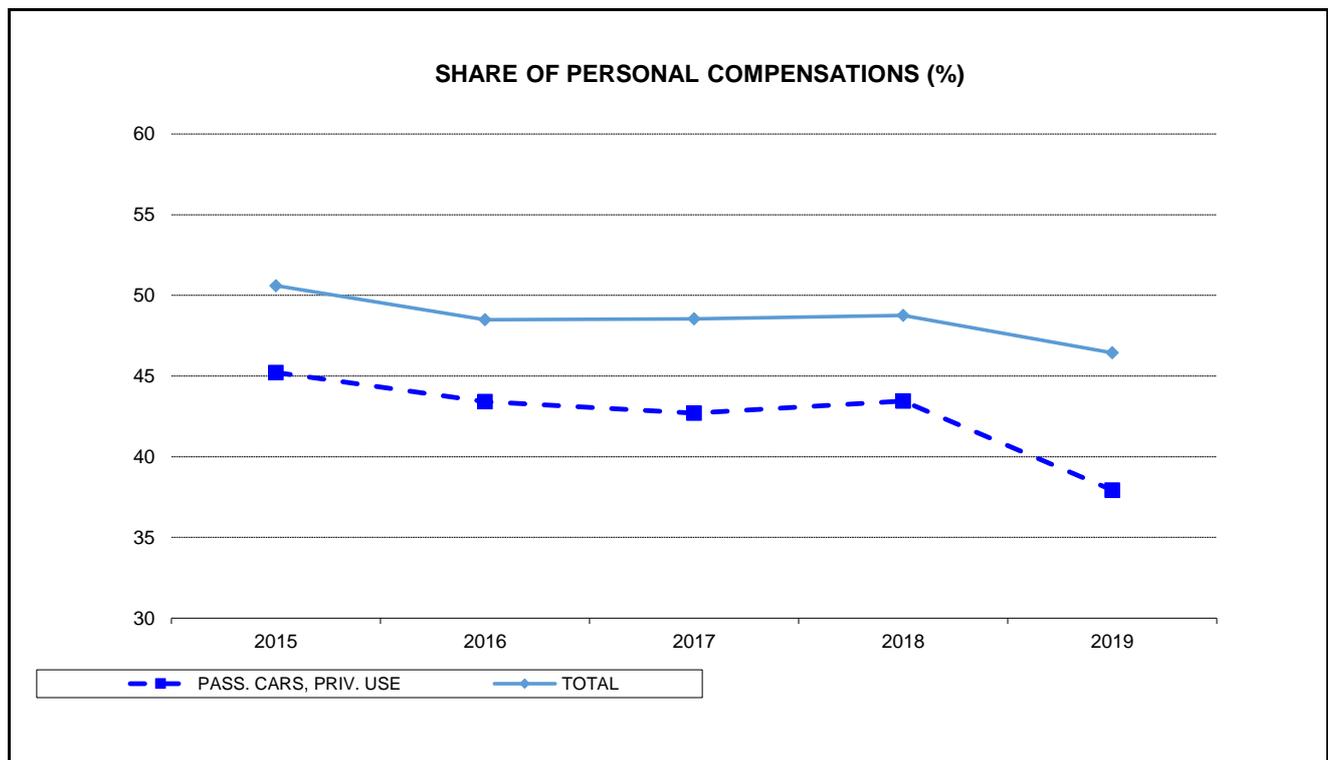
VEHICLE GROUP	YEAR OF ALLOCATION						2015-2019
	2015	2016	2017	2018	2019		
PASS. CARS, PRIV. USE	51	48	46	48	38	46	
PASS. CARS, LIC. TRAFFIC	384	130	190	405	703	376	
PASS. CARS AND VANS, LEAS.	15	29	147	64	19	55	
VANS, PRIVATE USE	46	29	29	35	24	32	
VANS, LICENSED TRAFFIC	68	26	36	48	59	47	
LORRIES, PRIVATE USE	23	66	70	27	171	72	
WEIGHT CLASS 6	21	18	39	16	192	58	
WEIGHT CLASS 7	8	51	21	9	3	18	
WEIGHT CLASS 8	43	317	242	89	172	171	
LORRIES, LICENSED TRAFFIC	114	143	127	78	122	116	
WEIGHT CLASS 6	74	87	18	31	38	51	
WEIGHT CLASS 7	71	248	26	78	40	90	
WEIGHT CLASS 8	130	129	162	82	148	129	
BUSES, PRIVATE USE	99	11	21	7	65	39	
BUSES, LICENSED TRAFFIC	658	312	454	681	274	483	
SP. VEHICLES	17	30	43	23	52	33	
MOTORCYCLES	439	473	410	408	454	436	
MOPEDS	82	84	82	102	100	89	
MOPED CARS	109	128	110	67	42	89	
SNOWMOBILES, LEASING	219	1 177	2 562	2 299	1 207	1 305	
SNOWMOBILES, OTHER	138	115	211	248	158	171	
LIGHT QUADRICYCLES	74	66	340	208	165	109	
HEAVY AND NOT REGISTERED QUADRICYCLES	125	137	78	122	30	96	
TRACTORS AND PUB. W. V.	11	10	10	9	14	11	
TRACTORS	11	10	8	8	14	10	
PUBLIC WORKS VEH.	6	7	24	12	12	12	
TRAILERS, CAMPING, ETC.	0	0	0	0	0	0	
TRAILERS, OTHER	1	1	15	5	2	5	
SCHOOL VEHICLES	18	21	60	74	201	74	
GROUPS	168	131	581	496	168	221	
YELLOW TEST PLATES	2	1	4	0	6	3	
TOTAL WITHOUT GROUPS	49	46	45	47	42	46	



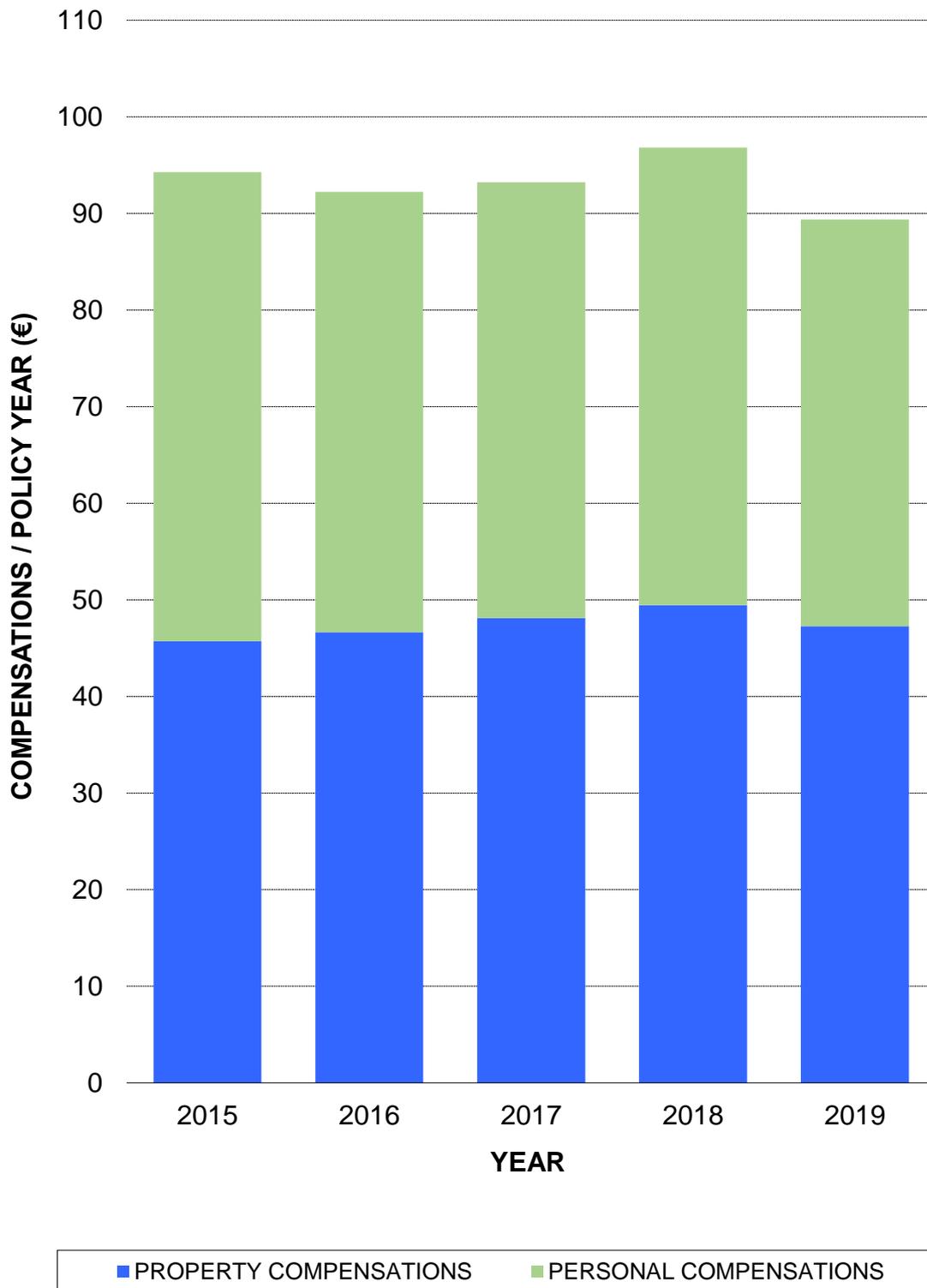
SHARE OF PERSONAL COMPENSATIONS (%)

TABLE 31

VEHICLE GROUP	YEAR OF ALLOCATION					
	2015	2016	2017	2018	2019	2015-2019
PASS. CARS, PRIV. USE	45,2	43,4	42,7	43,4	37,9	42,6
PASS. CARS, LIC. TRAFFIC	65,7	45,2	39,8	61,2	73,0	62,0
PASS. CARS AND VANS, LEAS.	14,1	27,3	59,1	40,7	21,3	38,8
VANS, PRIVATE USE	42,1	31,9	30,6	34,9	27,7	33,6
VANS, LICENSED TRAFFIC	22,9	11,8	13,2	19,4	27,4	19,2
LORRIES, PRIVATE USE	19,0	36,5	34,6	17,9	61,0	38,6
WEIGHT CLASS 6	22,5	18,9	32,2	16,4	71,8	42,9
WEIGHT CLASS 7	5,0	23,7	12,3	4,6	2,0	10,0
WEIGHT CLASS 8	17,0	53,3	40,4	23,2	41,9	38,3
LORRIES, LICENSED TRAFFIC	18,9	21,1	17,2	11,5	20,6	17,5
WEIGHT CLASS 6	15,5	19,7	4,0	3,3	9,2	9,8
WEIGHT CLASS 7	11,9	32,0	4,2	10,5	7,6	13,7
WEIGHT CLASS 8	20,8	18,7	20,2	12,6	23,4	19,0
BUSES, PRIVATE USE	50,5	11,7	25,7	10,4	38,2	32,8
BUSES, LICENSED TRAFFIC	64,5	47,5	52,7	62,5	40,0	55,4
SP. VEHICLES	24,0	34,4	39,8	27,2	45,8	35,7
MOTORCYCLES	97,3	97,1	96,9	96,8	97,2	97,1
MOPEDS	87,0	86,0	86,0	86,8	88,8	86,9
MOPED CARS	29,2	29,4	38,9	29,1	20,8	30,4
SNOWMOBILES, LEASING	85,0	97,6	97,4	96,7	94,4	96,1
SNOWMOBILES, OTHER	97,4	97,6	98,0	97,5	97,3	97,6
LIGHT QUADRICYCLES	93,2	91,9	94,5	94,4	90,4	93,1
HEAVY AND NOT REGISTERED QUADRICYCLES	95,0	94,0	89,8	91,4	74,3	91,1
TRACTORS AND PUB. W. V.	26,7	25,6	26,3	22,0	30,6	26,4
TRACTORS	37,3	37,0	30,0	31,1	41,7	35,8
PUBLIC WORKS VEH.	5,7	6,2	21,0	9,6	11,1	11,0
TRAILERS, CAMPING, ETC.	13,7	18,7	16,2	17,6	18,4	17,0
TRAILERS, OTHER	2,1	3,5	39,0	11,7	4,3	13,0
SCHOOL VEHICLES	29,0	35,8	58,1	68,1	84,6	65,6
GROUPS	36,2	32,2	52,9	43,6	19,9	37,5
YELLOW TEST PLATES	8,3	1,5	16,0	0,0	13,9	7,9
TOTAL	50,6	48,5	48,5	48,8	46,4	48,6

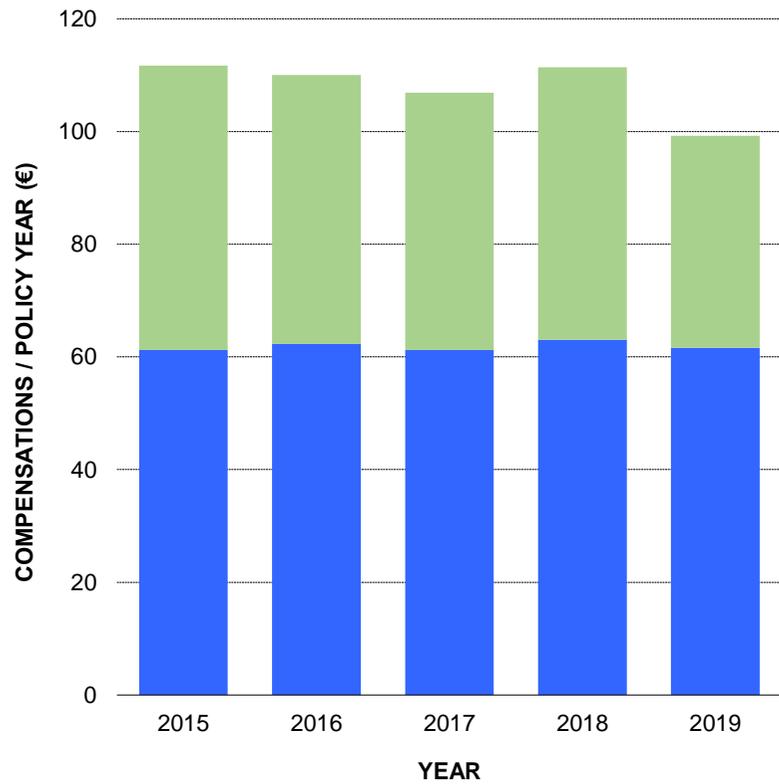


COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: AVERAGE MOTOR LIABILITY INSURANCE IN TOTAL



GRAPH 2

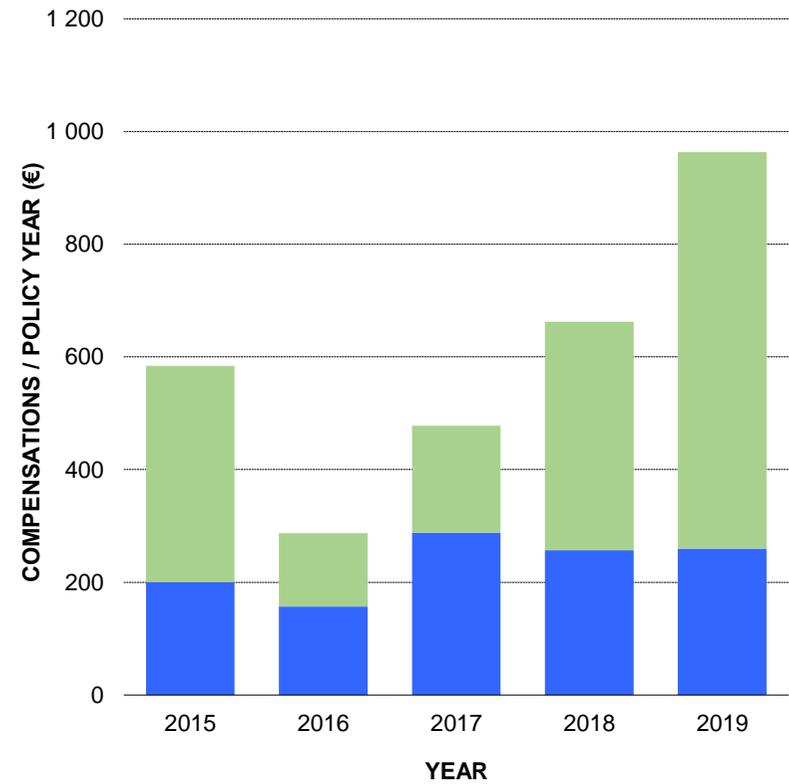
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: PASSENGER CARS, PRIVATE USE



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

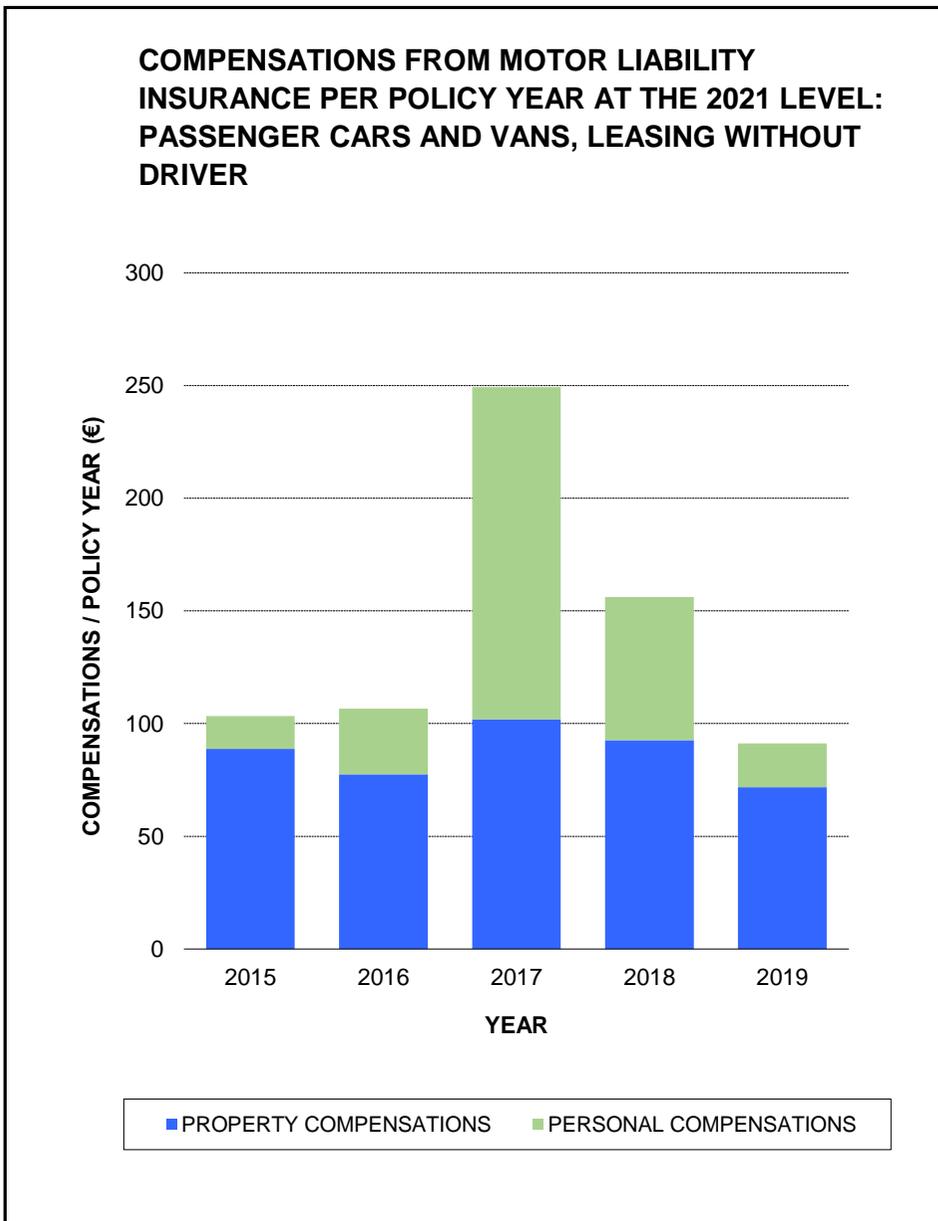
GRAPH 3

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: PASSENGER CARS, LICENSED TRAFFIC



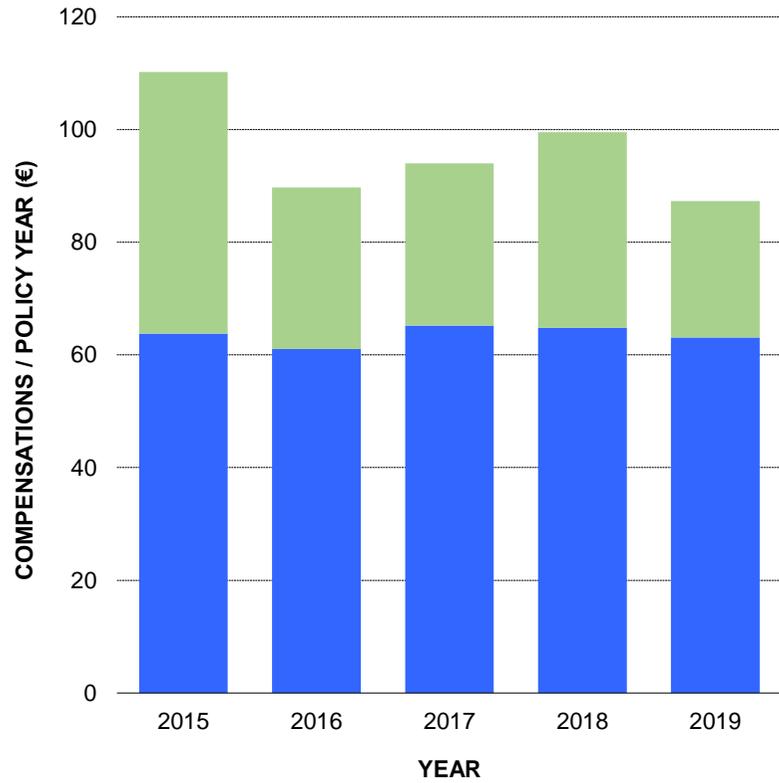
■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 4



GRAPH 5

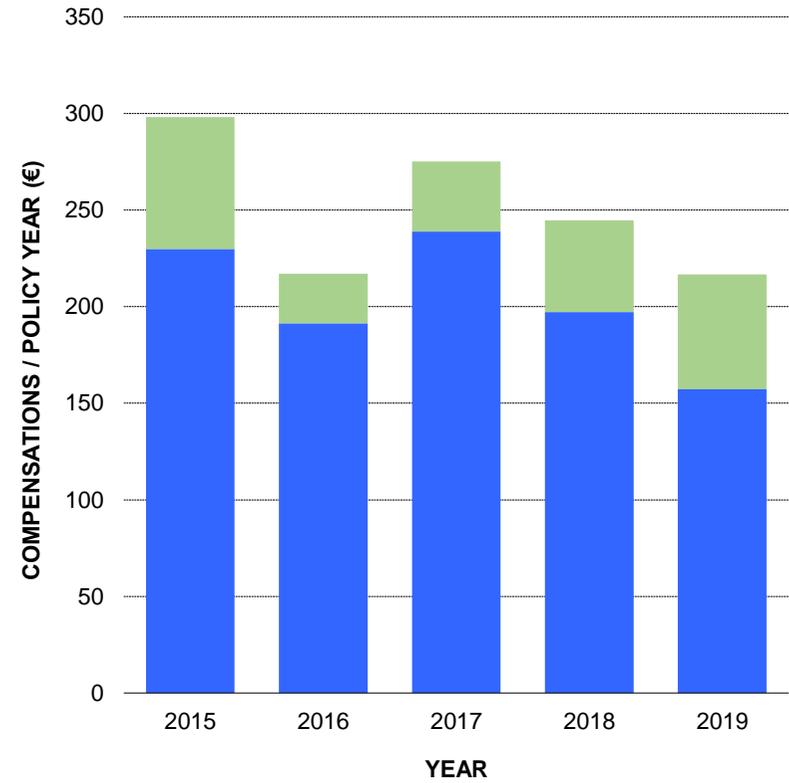
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: VANS, PRIVATE USE



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 6

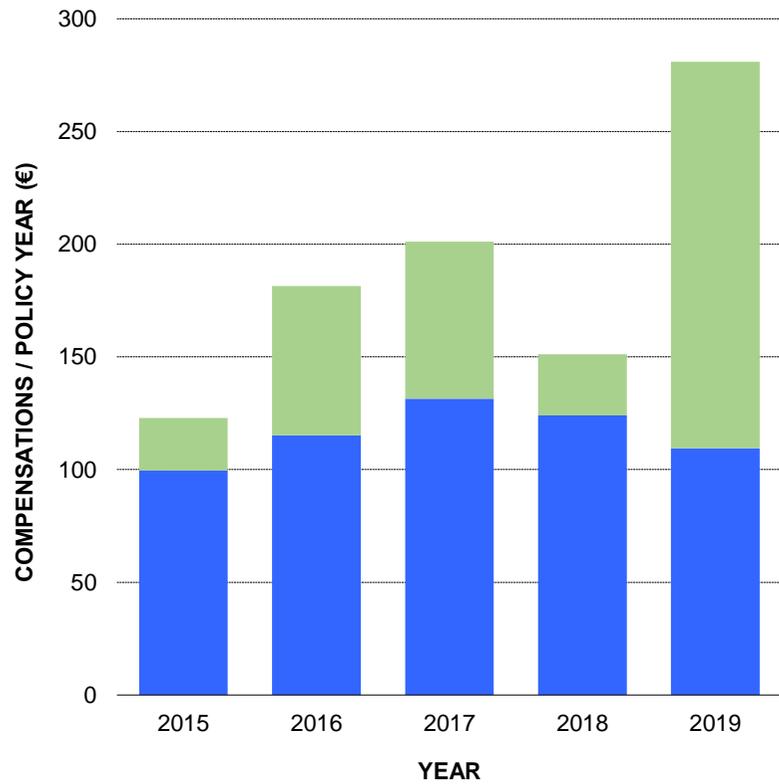
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: VANS, LICENSED TRAFFIC



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 7

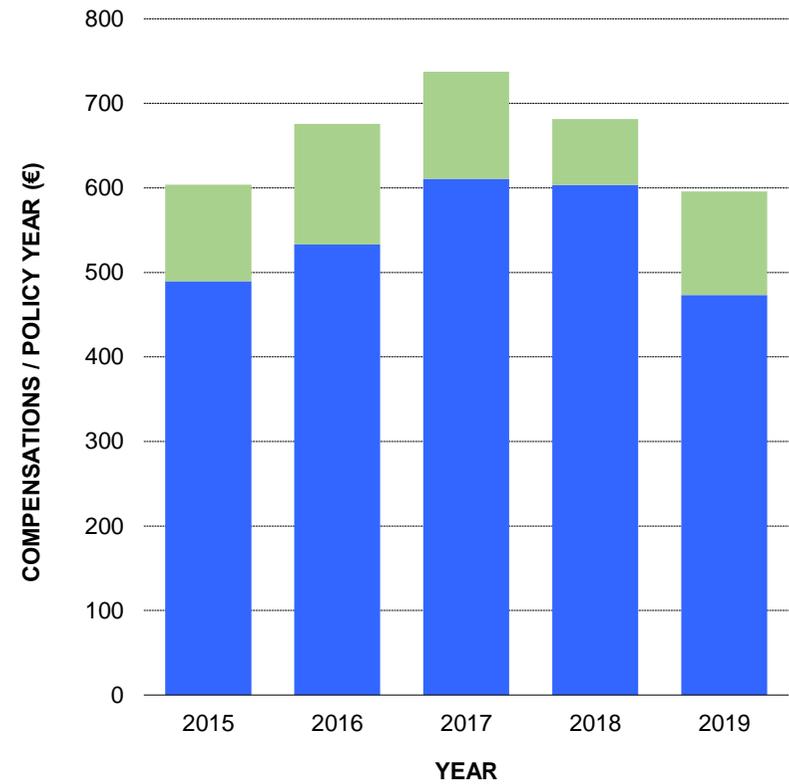
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: LORRIES, PRIVATE USE



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 8

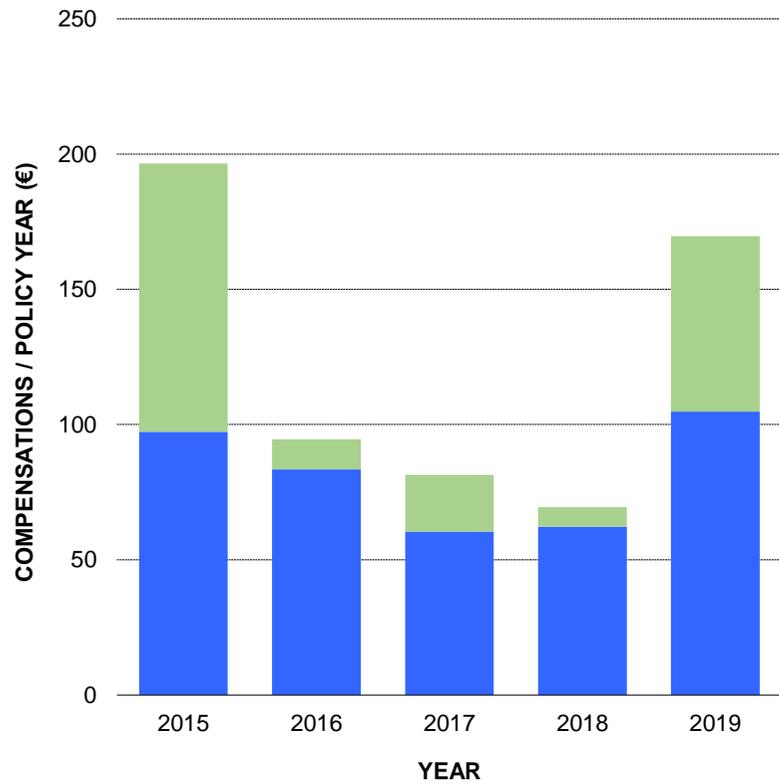
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: LORRIES, LICENSED TRAFFIC



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 9

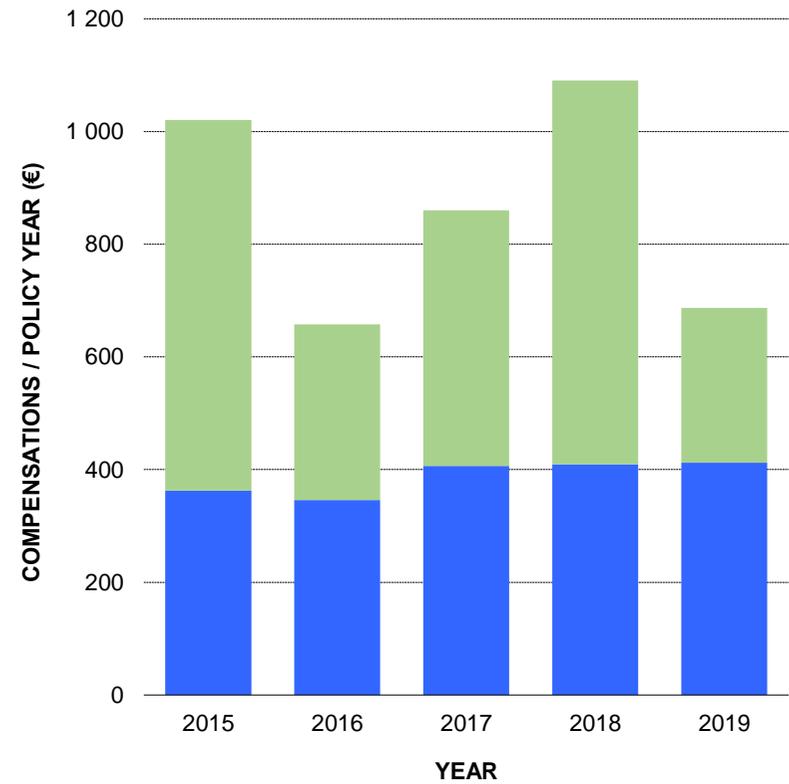
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: BUSES, PRIVATE USE



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 10

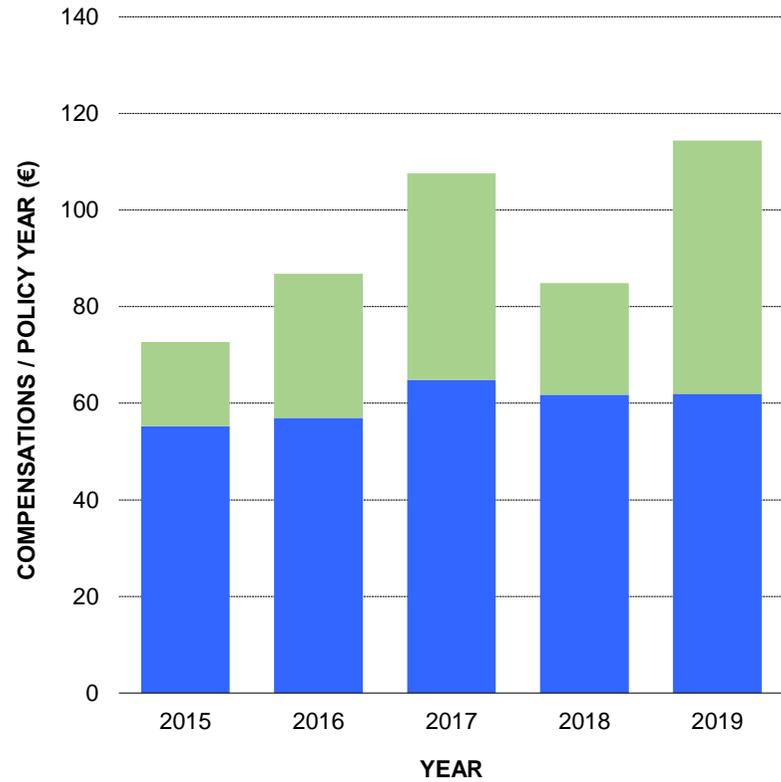
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: BUSES, LICENSED TRAFFIC



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 11

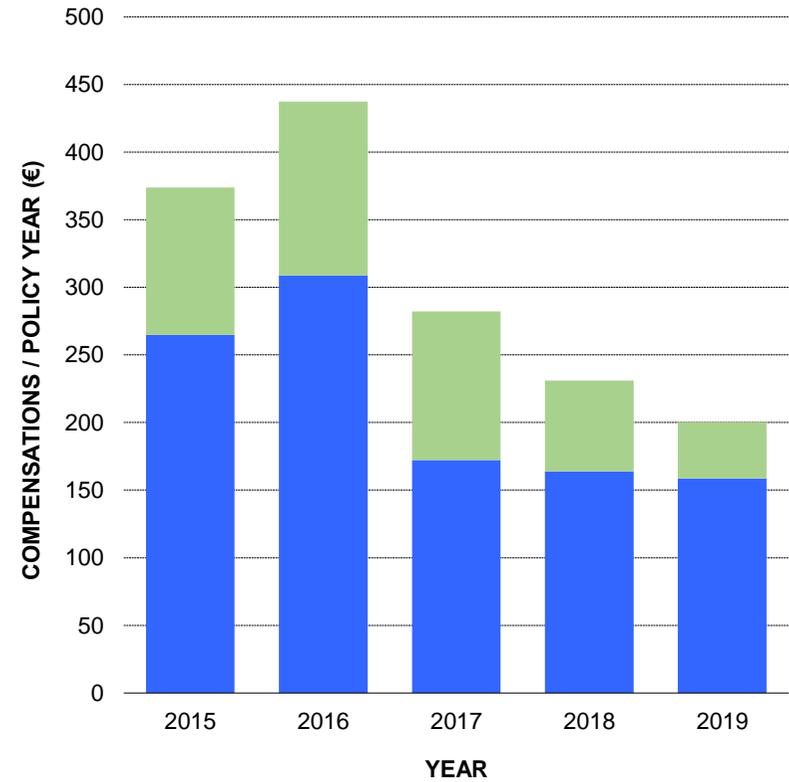
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: SPECIAL VEHICLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 12

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: MOPED CARS

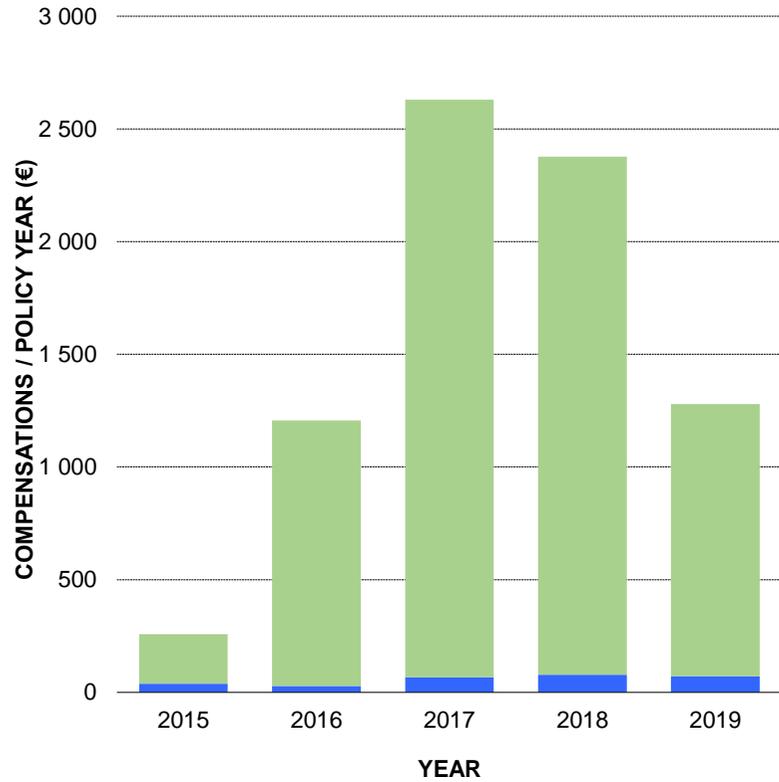


■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 13

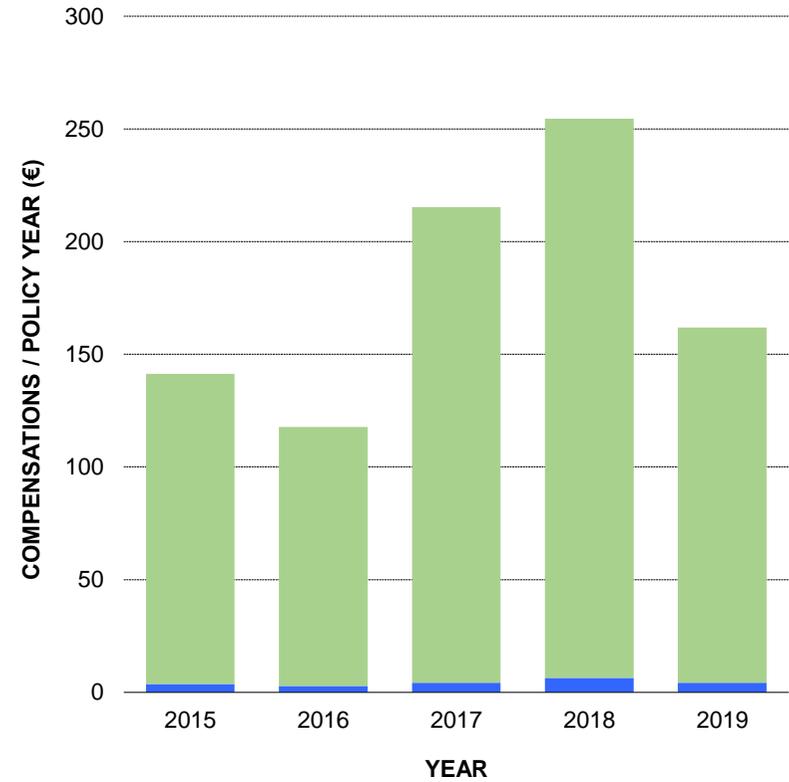
GRAPH 14

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: SNOWMOBILES, LEASING



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: SNOWMOBILES, OTHER

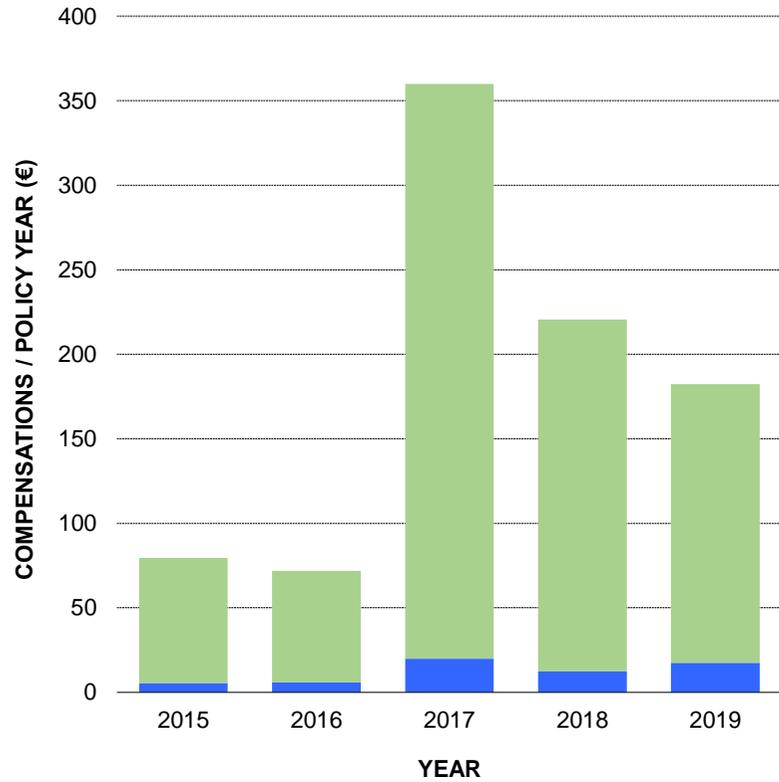


■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 15

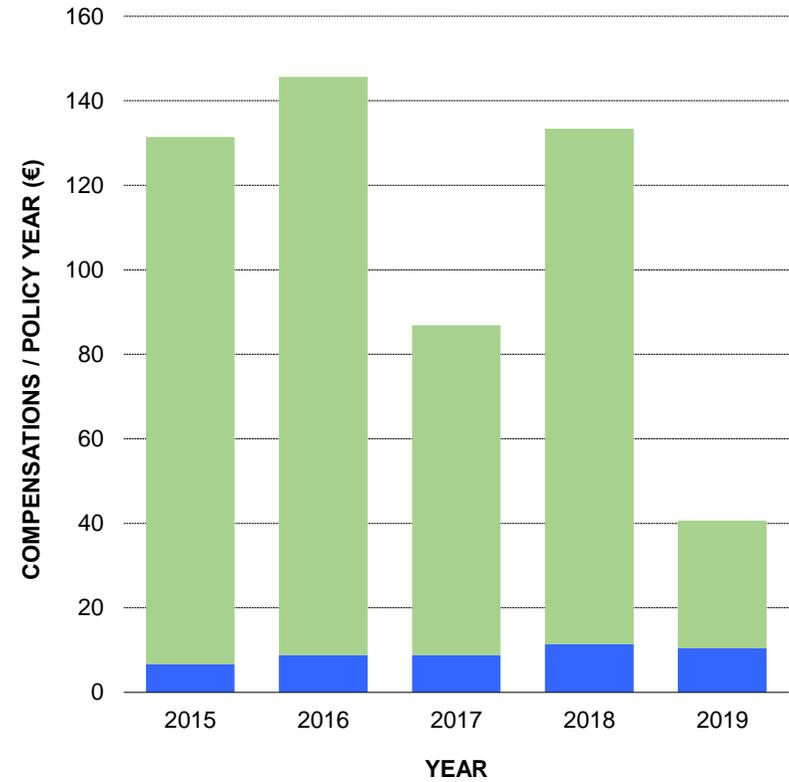
GRAPH 16

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: LIGHT QUADRICYCLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

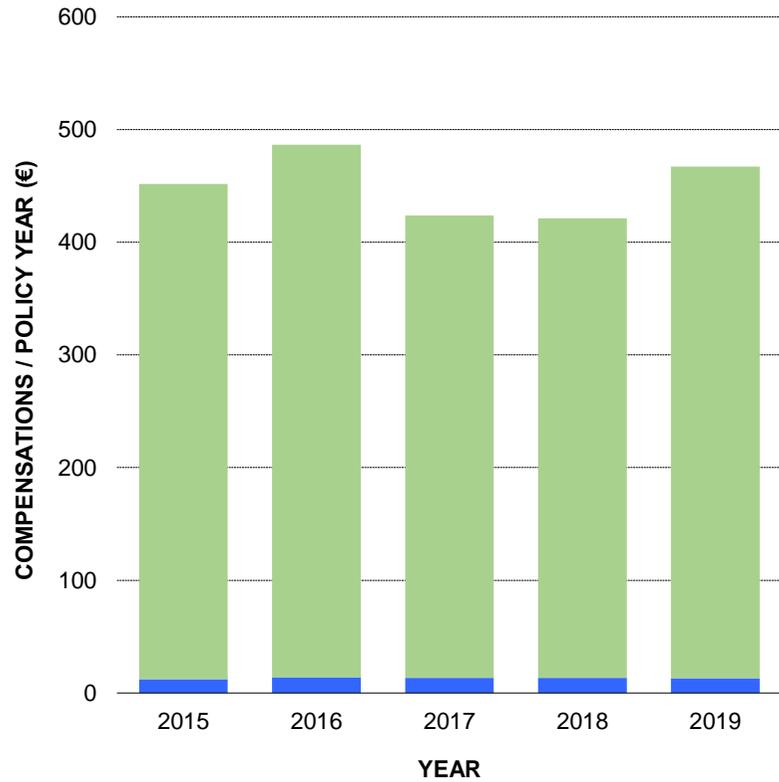
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: HEAVY AND NOT REGISTERED QUADRICYCLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 17

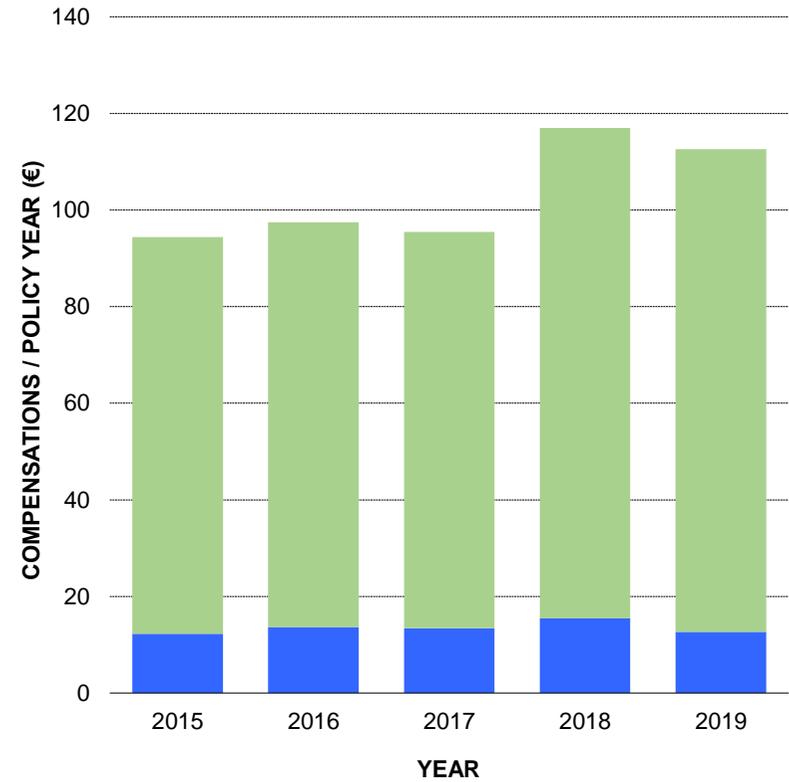
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: MOTORCYCLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 18

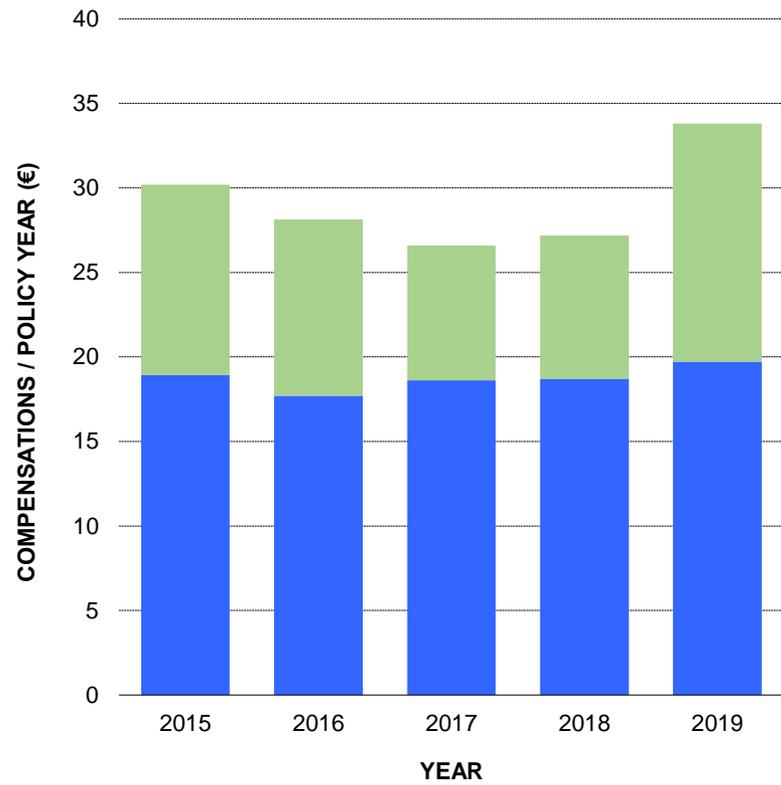
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: MOPEDS



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 19

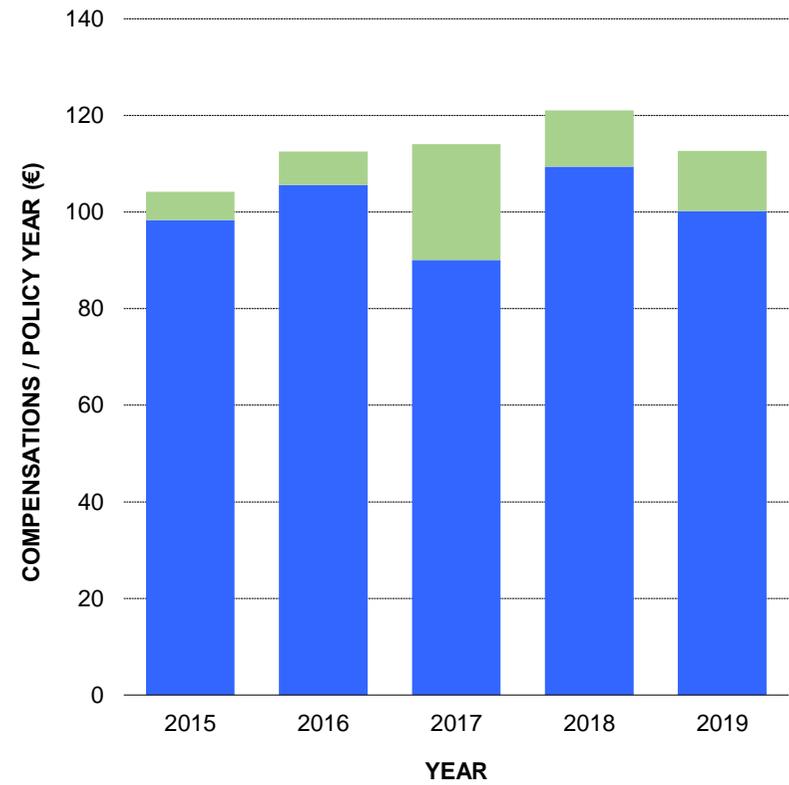
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: TRACTORS



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 20

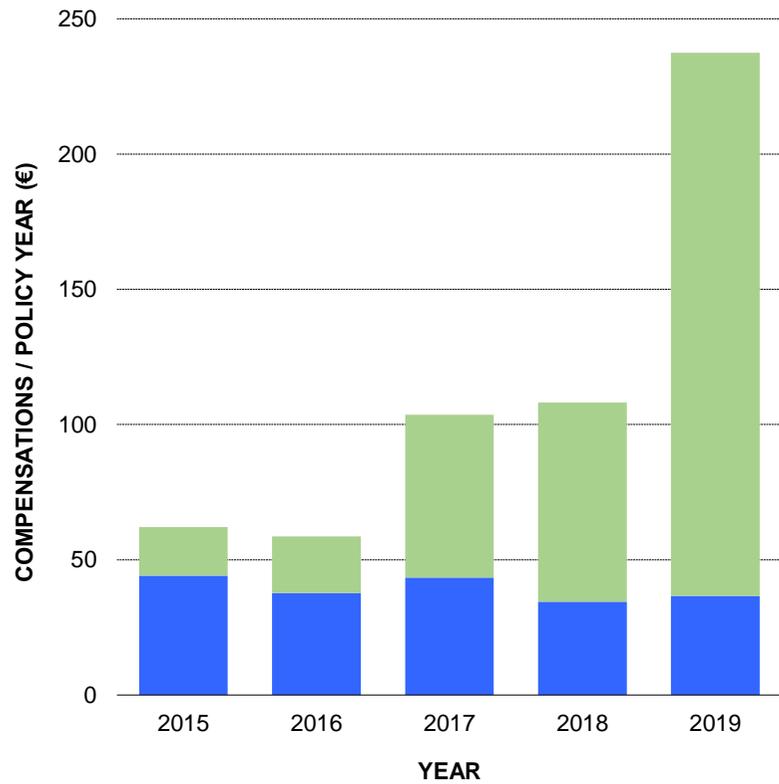
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: PUBLIC WORKS VEHICLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 21

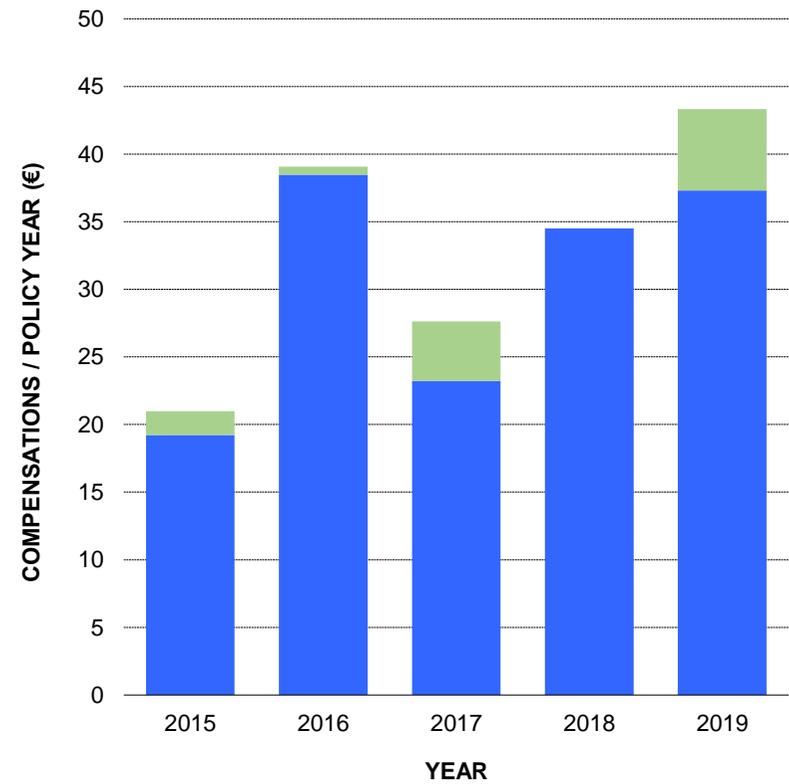
COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: SCHOOL VEHICLES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS

GRAPH 22

COMPENSATIONS FROM MOTOR LIABILITY INSURANCE PER POLICY YEAR AT THE 2021 LEVEL: YELLOW TEST PLATES



■ PROPERTY COMPENSATIONS ■ PERSONAL COMPENSATIONS