

## KEY FIGURES

ALL FIGURES IN USD 000'S

	2006	2007	2008	2009	2010
<b>Gross earned premiums</b>	149 484	165 512	171 626	155 414	173 340
<b>Gross claims</b>	110 166	170 007	160 462	122 254	89 136
<b>Gross result</b>	<b>39 318</b>	<b>-4 495</b>	<b>11 163</b>	<b>33 160</b>	<b>84 204</b>
<b>Premiums for own account</b>	113 934	141 570	138 811	112 852	126 321
<b>Claims for own account</b>	96 211	150 614	139 249	101 548	73 557
<b>Insurance result f.o.a.</b>	<b>17 724</b>	<b>-9 044</b>	<b>-437</b>	<b>11 304</b>	<b>52 764</b>
<b>Other income</b>	4 357	5 422	6 761	7 300	10 380
<b>Operating expenses</b>	18 907	20 820	24 717	24 497	26 763
<b>Technical result f.o.a.</b>	<b>3 174</b>	<b>-24 442</b>	<b>-18 394</b>	<b>-5 893</b>	<b>36 380</b>
<b>Net financial income</b>	25 996	20 343	-25 373	34 288	13 445
<b>Total change i solvency capital</b>	<b>29 169</b>	<b>-4 099</b>	<b>-43 767</b>	<b>28 395</b>	<b>49 825</b>
<b>Total assets</b>	351 327	456 838	388 201	420 853	468 486
<b>Solvency capital + Equity</b>	174 908	175 134	125 961	160 384	203 303
<b>Loss ratio for own account</b>	84 %	106 %	100 %	90 %	58 %
<b>Expense ratio</b>	13 %	11 %	13 %	15 %	13 %
<b>Combined ratio</b>	<b>97 %</b>	<b>117 %</b>	<b>113 %</b>	<b>105 %</b>	<b>71 %</b>
<b>Gross loss ratio</b>	74 %	103 %	93 %	79 %	51 %
<b>Return on investment portfolio</b>	12,5 %	10,9 %	-12,2 %	11,8 %	6,9 %*
<b>Return on benchmark</b>	10,0 %	8,0 %	-14,4 %	17,0 %	7,3 %

\*: From 2010 investment return is in local currency.

