

(0) Vátrýggingagreinar samtals 1997 kr.	Samtals Total	Alþjóða líftr.fél. hf.	Bátaáb.fél. Vestm.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	(0) Classes of Insurance total 1997 ISK
Skaðatryggingarekstur:						Non-life insurance business:
Bókfærð iðgjöld	14.855.129.600	8.139.731	-	39.804.815	1.046.986.320	Premiums written
Breyting á iðgjaldaskuld	117.961.276	1.175.090	-	464.960	12.320.000	Change in premium reserve
Iðgjöld ársins	14.737.168.324	6.964.641	-	39.339.855	1.034.666.320	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	4.212.709.211	3.556.540	-	27.847.424	605.220.543	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	34.196.606	761.920	-	360.000	-910.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	4.178.512.605	2.794.620	-	27.487.424	606.130.543	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	10.558.655.719	4.170.021	-	11.852.431	428.535.777	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	2.186.088.094	1.044.628	-	217.568	88.157.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	10.899.252.333	6.887.505	-	31.261.994	603.035.498	Claims paid
Breyting á tjónaskuld	965.255.856	3.734.000	-	-147.118	-1.360.000	Change in claims reserve
Tjón ársins	11.864.508.189	10.621.505	-	31.114.876	601.675.498	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	2.812.169.630	3.732.542	-	23.838.570	337.912.568	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	70.351.335	2.574.000	-	900.000	-50.924.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	2.882.520.965	6.306.542	-	24.738.570	286.988.568	Claims incurred, reinsurers' share
Eigin tjón ársins	8.981.987.224	4.314.963	-	6.376.306	314.686.930	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	76.733.936	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	1.296.118.916	602.310	-	590.980	77.013.582	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	1.751.024.815	2.375.610	62.676	4.602.855	37.736.461	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	639.943.158	-	-	1.757.110	42.128.164	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	2.407.200.573	2.977.920	62.676	3.436.725	72.621.879	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	356.400.323	-	-	-	60.578.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	922.421.757	-2.078.234	-62.676	2.256.968	68.805.968	Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:						Life assurance business:
Bókfærð iðgjöld	560.323.284	116.568.472	-	-	-	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	193.928.233	41.486.976	-	-	-	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	366.395.051	75.081.496	-	-	-	Premiums written for own account
Fjárfestingartekjur	145.495.863	29.469.123	-	-	-	Investment income
Óinnl. tekjur v/lífr. m. fjárf.áhættu lífr.taka	0	-	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	208.444.918	60.473.237	-	-	-	Life assurance claims paid
Breyting á bótaskuld	46.479.541	439.000	-	-	-	Change in life assurance claims reserve
Líftryggingabætur ársins	254.924.459	60.912.237	-	-	-	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bóttum	105.613.421	26.240.866	-	-	-	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	12.112.500	1.575.500	-	-	-	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bóttum ársins	117.725.921	27.816.366	-	-	-	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	137.198.538	33.095.871	-	-	-	Life assurance claims for own account
Breyting á iðgjaldaskuld	23.799.069	-3.320.393	-	-	-	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	10.939.088	-1.238.899	-	-	-	Change in premium reserve, reinsurers' share
Breyt. á annarri lífr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri lífr.skuld	12.859.981	-2.081.494	-	-	-	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	32.409.262	-	-	-	-	Bonuses and rebates

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Sölu- og fjárfestingarkostnaður	148.033.816	34.719.648	-	-	-	- Acquisition costs
Breyting á yfirfærðum sölu- og fjárfestingarkostnaði	0	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	82.894.880	34.004.331	-	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	36.763.955	10.688.204	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	194.164.741	58.035.775	-	-	-	- Net operating expenses
Skrifstofu- og stjórnunarkostnaður	13.258.278	293.387	-	-	-	- Administrative expenses
Vaxtagjöld	3.150.184	232.931	-	-	-	- Interest costs
Gjöld v/matsbreytinga á fjárfestingum	0	-	-	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	0	-	-	-	-	- Losses on realization of investments
Fjárfestingargjöld	16.408.462	526.318	-	-	-	- Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	0	-	-	-	-	- Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	0	-	-	-	-	- Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	55.647.447	10.531.794	-	-	-	- Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	63.202.483	4.442.355	-	-	-	- Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	5.648.618.992	158.644.472	-	980.250	181.087.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	5.790.379.337	156.499.169	-	1.445.210	193.407.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	900.384.915	1.683.000	-	540.000	72.472.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	945.520.609	1.206.021	-	900.000	71.562.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	24.633.315.246	20.156.000	-	5.172.000	1.370.862.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	25.598.571.102	23.890.000	-	5.024.882	1.369.502.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	3.385.710.987	8.481.000	-	1.350.000	776.963.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	3.456.062.322	11.055.000	-	2.250.000	726.039.000	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	181.608.304	10.892.000	-	-	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	228.087.845	11.331.000	-	-	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	47.979.000	4.642.000	-	-	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	60.091.500	6.217.500	-	-	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	2.996.976.877	1.500.000	-	300.000	410.504.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	3.353.377.200	1.500.000	-	300.000	471.082.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	74.050.435	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	80.836.870	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	264.401.995	20.833.000	-	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	278.678.677	20.833.000	-	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:						Ratios non-life insurance:
Tjón ársins/iðgjöld ársins	80,5%	152,5%	-	79,1%	58,2%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	16,3%	42,8%	-	8,7%	7,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	14,8%	15,0%	-	0,6%	8,5%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	82,0%	180,3%	-	87,3%	56,7%	Claims incurred-net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	6,3%	-29,8%	-	5,7%	6,7%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	85,1%	103,5%	-	53,8%	73,4%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	288,1%	-	-	30,5%	288,5%	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:						Ratios life assurance:
Líftr.bætur ársins/bókfærð iðgjöld	45,5%	52,3%	-	-	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	34,7%	49,8%	-	-	-	- Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	13,1%	15,8%	-	-	-	- Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	67,0%	86,2%	-	-	-	- Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	11,3%	3,8%	-	-	-	- Balance on the life ass. techn. acc./Premiums written

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Skaðatryggingarekstur:						Non-life insurance business:
Bókfærð iðgjöld	-	279.140.743	26.464.008	4.480.235.371	937.529.431	Premiums written
Breyting á iðgjaldaskuld	-	686.188	5.065.000	155.730.196	16.013.000	Change in premium reserve
Iðgjöld ársins	-	278.454.555	21.399.008	4.324.505.175	921.516.431	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	-	104.194.963	12.580.016	1.267.287.377	330.488.113	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	-149.200	3.061.000	43.438.921	6.499.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	-	104.344.163	9.519.016	1.223.848.456	323.989.113	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	-	174.110.392	11.879.992	3.100.656.719	597.527.318	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	-	10.609.779	3.162.674	683.132.702	113.958.639	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	-	158.650.158	13.989.209	3.014.528.639	690.018.247	Claims paid
Breyting á tjónaskuld	-	8.130.359	18.262.000	416.474.311	59.813.000	Change in claims reserve
Tjón ársins	-	166.780.517	32.251.209	3.431.002.950	749.831.247	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	47.189.175	8.992.027	649.787.946	224.389.226	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	15.871.199	3.521.000	76.161.687	55.464.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	63.060.374	12.513.027	725.949.633	279.853.226	Claims incurred, reinsurers' share
Eigin tjón ársins	-	103.720.143	19.738.182	2.705.053.317	469.978.021	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	-	60.477.450	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	-	13.086.668	5.995.686	527.562.052	95.006.345	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	-	46.625.830	2.073.143	496.854.455	105.049.173	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	4.932.895	335.558	242.163.422	66.766.489	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	-	54.779.603	7.733.271	782.253.085	133.289.029	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-	23.000.000	-	90.000.000	59.875.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-	3.220.425	-12.428.787	146.005.569	48.343.907	Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:						Life assurance business:
Bókfærð iðgjöld	168.048.257	-	275.706.555	-	-	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	41.303.228	-	111.138.029	-	-	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	126.745.029	-	164.568.526	-	-	Premiums written for own account
Fjárfestingartekjur	59.149.184	-	56.877.556	-	-	Investment income
Óinnl. tekjur v/líftr. m. fjárf.áhættu líftr.taka	-	-	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	46.115.459	-	101.856.222	-	-	Life assurance claims paid
Breyting á bótaskuld	25.940.237	-	20.100.304	-	-	Change in life assurance claims reserve
Líftryggingabætur ársins	72.055.696	-	121.956.526	-	-	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bóttum	16.813.632	-	62.558.923	-	-	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	4.173.000	-	6.364.000	-	-	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bóttum ársins	20.986.632	-	68.922.923	-	-	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	51.069.064	-	53.033.603	-	-	Life assurance claims for own account
Breyting á iðgjaldaskuld	-2.952.189	-	30.071.651	-	-	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	4.696.088	-	7.481.899	-	-	Change in premium reserve, reinsurers' share
Breyt. á annarri líftr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri líftr.skuld	-7.648.277	-	22.589.752	-	-	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	11.999.941	-	20.409.321	-	-	Bonuses and rebates

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Sölu- og skrifstofukostnaður	51.613.048	-	61.701.120	-	-	- Acquisition costs
Breyting á yfirfærðum sölu- og skrifstofukostnaði	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	27.556.000	-	21.334.549	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	9.996.547	-	16.079.204	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	69.172.501	-	66.956.465	-	-	- Net operating expenses
Skrifstofu- og stjórnunarkostnaður	3.936.000	-	9.028.891	-	-	- Administrative expenses
Vaxtagjöld	579.096	-	2.338.157	-	-	- Interest costs
Gjöld v/matsbreytinga á fjárfestingum	-	-	-	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	-	-	-	-	-	- Losses on realization of investments
Fjárfestingargjöld	4.515.096	-	11.367.048	-	-	- Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	-	-	-	-	-	- Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	-	-	-	-	-	- Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	23.056.000	-	22.059.653	-	-	- Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	33.729.888	-	25.030.240	-	-	- Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	297.947.077	10.772.300	182.595.813	1.684.630.680	372.412.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	294.994.888	11.458.488	217.732.464	1.840.360.876	388.425.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	13.289.048	3.554.710	59.174.020	370.370.702	95.548.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	17.985.136	3.405.510	69.716.919	413.809.623	102.047.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	-	236.213.640	20.006.000	8.018.408.558	1.348.397.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	-	244.343.999	38.268.000	8.434.882.869	1.408.210.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	77.272.390	13.304.000	824.824.991	280.011.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	93.143.589	16.825.000	900.986.678	335.475.000	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	38.872.264	-	131.844.040	-	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	64.812.501	-	151.944.344	-	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	8.492.000	-	34.845.000	-	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	12.665.000	-	41.209.000	-	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	-	18.000.000	9.526.000	303.600.000	131.421.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	-	41.000.000	9.526.000	393.600.000	191.296.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	-	44.033.743	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	-	60.477.450	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	65.969.659	-	177.599.336	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	77.960.464	-	179.885.213	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:						Ratios non-life insurance:
Tjón ársins/iðgjöld ársins	-	59,9%	150,7%	79,3%	81,4%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	-	19,7%	36,1%	18,1%	14,5%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	-	3,8%	14,8%	15,8%	12,4%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	-	75,8%	172,1%	81,6%	83,5%	Claims incurred-net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-	1,2%	-58,1%	3,4%	5,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	-	59,6%	166,1%	87,2%	78,7%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	-	115,0%	-	303,6%	259,5%	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:						Ratios life assurance:
Líftr.bætur ársins/bókfærð iðgjöld	42,9%	-	44,2%	-	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	41,2%	-	24,3%	-	-	- Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	18,8%	-	8,5%	-	-	- Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	65,2%	-	60,0%	-	-	- Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	20,1%	-	9,1%	-	-	- Balance on the life ass. techn. acc./Premiums written

(0) Vátrýggingagreinar samtals 1997 kr.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfröðinga	Vélb.áb.fél. Gróttá	Viðlagatr. Íslands	Vörður Vátryggingafél.	(0) Classes of Insurance total 1997 ISK
Skaðatryggingarekstur:							Non-life insurance business:
Bókfærð iðgjöld	2.558.887.993	4.512.130.117	93.172.824	55.402.948	659.876.946	157.358.353	Premiums written
Breyting á iðgjaldaskuld	3.949.000	-152.340.000	505.742	853.000	70.660.600	2.878.500	Change in premium reserve
Iðgjöld ársins	2.554.938.993	4.664.470.117	92.667.082	54.549.948	589.216.346	154.479.853	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	677.143.855	861.486.686	78.001.973	40.561.205	107.668.415	96.672.101	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-13.285.000	-7.700.000	340.000	739.000	-	1.040.965	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	690.428.855	869.186.686	77.661.973	39.822.205	107.668.415	95.631.136	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	1.864.510.138	3.795.283.431	15.005.109	14.727.743	481.547.931	58.848.717	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	380.578.371	862.940.000	411.521	285.268	39.187.000	2.402.944	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	1.928.366.636	3.915.368.614	43.456.809	20.510.161	409.619.914	63.558.949	Claims paid
Breyting á tjónaskuld	386.729.000	457.731.153	960.099	-6.648.526	-381.157.000	2.734.578	Change in claims reserve
Tjón ársins	2.315.095.636	4.373.099.767	44.416.908	13.861.635	28.462.914	66.293.527	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	561.082.429	877.984.182	33.678.324	11.336.173	-	32.246.468	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	31.270.000	-57.500.000	1.227.555	-4.445.000	-	-3.769.106	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	592.352.429	820.484.182	34.905.879	6.891.173	-	28.477.362	Claims incurred, reinsurers' share
Eigin tjón ársins	1.722.743.207	3.552.615.585	9.511.029	6.970.462	28.462.914	37.816.165	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	16.256.486	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	185.268.576	386.284.198	-	-	-	4.708.519	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	237.236.378	723.800.000	7.130.892	4.859.244	61.390.108	21.227.990	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	92.061.769	177.682.300	3.352.697	1.907.223	-	6.855.531	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	330.443.185	932.401.898	3.778.195	2.952.021	61.390.108	19.080.978	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	69.100.000	11.100.000	-	-	36.335.000	6.412.323	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	122.802.117	145.849.462	2.127.406	5.090.528	394.546.909	-2.057.805	Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:							Life assurance business:
Bókfærð iðgjöld	-	-	-	-	-	-	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	-	-	-	-	-	-	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	-	-	-	-	-	-	Premiums written for own account
Fjárfestingartekjur	-	-	-	-	-	-	Investment income
Óinnl. tekjur v/liftr. m. fjárf.áhættu liftr.taka	-	-	-	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	-	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	-	-	-	-	-	-	Life assurance claims paid
Breyting á bótaskuld	-	-	-	-	-	-	Change in life assurance claims reserve
Líftryggingabætur ársins	-	-	-	-	-	-	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bótum	-	-	-	-	-	-	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	-	-	-	-	-	-	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bótum ársins	-	-	-	-	-	-	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	-	-	-	-	-	-	Life assurance claims for own account
Breyting á iðgjaldaskuld	-	-	-	-	-	-	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	-	-	-	-	-	-	Change in premium reserve, reinsurers' share
Breyt. á annarri líftr.skuld að frádr. hl. end.	-	-	-	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri líftr.skuld	-	-	-	-	-	-	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	-	-	-	-	-	-	Bonuses and rebates

(0) Vátrýggingagreinar samtals 1997 kr. framhald	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Gróttá	Viðlagatr. Íslands	Vörður Vátryggingafél.	(0) Classes of Insurance total 1997 ISK continuation
Söluakostnaður	-	-	-	-	-	-	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	-	-	-	-	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	-	-	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	-	-	-	-	-	-	- Net operating expenses
Skrifstofu- og stjórnunarkostnaður	-	-	-	-	-	-	- Administrative expenses
Vaxtagjöld	-	-	-	-	-	-	- Interest costs
Gjöld v/matsbreytinga á fjárfestingum	-	-	-	-	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	-	-	-	-	-	-	- Losses on realization of investments
Fjárfestingargjöld	-	-	-	-	-	-	- Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	-	-	-	-	-	-	- Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	-	-	-	-	-	-	- Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	-	-	-	-	-	-	- Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	-	-	-	-	-	-	- Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	425.330.000	2.126.340.000	1.074.000	1.314.000	200.336.400	5.155.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	429.279.000	1.974.000.000	1.579.742	2.167.000	270.997.000	8.033.500	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	59.551.000	219.600.000	680.000	760.000	-	3.162.435	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	46.266.000	211.900.000	1.020.000	1.499.000	-	4.203.400	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	4.252.663.000	8.847.168.325	23.824.200	12.588.801	425.517.000	52.338.722	Claims reserve transf. from last year
Tjónaskuld t.n.á.	4.639.392.000	9.304.899.478	24.784.299	5.940.275	44.360.000	55.073.300	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	872.780.000	469.400.000	18.709.500	6.930.000	-	35.685.106	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	904.050.000	411.900.000	19.937.055	2.485.000	-	31.916.000	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	-	-	-	-	-	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	-	-	-	-	-	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	-	-	-	-	-	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	-	-	-	-	-	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	1.080.900.000	973.900.000	-	-	62.317.000	5.008.877	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	1.150.000.000	985.000.000	-	-	98.652.000	11.421.200	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	30.016.692	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	20.359.420	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afsláttur f.f.á.	-	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afsláttur t.n.á.	-	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	-	-	-	-	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	-	-	-	-	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:							Ratios non-life insurance:
Tjón ársins/iðgjöld ársins	90,6%	93,8%	47,9%	25,4%	4,8%	42,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	12,9%	20,0%	4,1%	5,4%	10,4%	12,4%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	14,9%	18,5%	0,4%	0,5%	6,7%	1,6%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	88,7%	95,2%	51,6%	30,3%	8,6%	53,7%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	4,8%	3,1%	2,3%	9,3%	67,0%	-1,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	92,4%	93,6%	63,4%	47,3%	5,9%	64,3%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	282,6%	307,2%	36,0%	28,0%	86,0%	65,3%	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:							Ratios life assurance:
Líftr.bætur ársins/bókfærð iðgjöld	-	-	-	-	-	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	-	-	-	-	-	-	- Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	-	-	-	-	-	-	- Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	-	-	-	-	-	-	- Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	-	-	-	-	-	-	- Balance on the life ass. techn. acc./Premiums written

(1) Frumtryggingar samtals 1997 kr.	Samtals Total	Alþjóða lífr.fél. hf.	Bátaáb.fél. Vestm.	Bátatrygg. Breiðafj.	Lífr.fél. Íslands hf.	(1) Direct insurance total 1997 ISK
Skaðatryggingarekstur:						Non-life insurance business:
Bókfærð iðgjöld	13.186.999.488	6.330.854	-	27.985.171	-	- Premiums written
Breyting á iðgjaldaskuld	104.312.522	1.175.090	-	400.000	-	- Change in premium reserve
Iðgjöld ársins	13.082.686.966	5.155.764	-	27.585.171	-	- Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	3.476.583.367	3.556.540	-	25.895.448	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	34.244.388	761.920	-	360.000	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	3.442.338.979	2.794.620	-	25.535.448	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	9.640.347.987	2.361.144	-	2.049.723	-	- Premiums earned for own account
Fjárfestingartekjur af váttr./skaðatr.rekstri	1.992.103.973	387.949	-	15.573	-	- Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	9.868.036.537	5.503.596	-	26.403.184	-	- Claims paid
Breyting á tjónaskuld	913.103.747	3.734.000	-	1.000.000	-	- Change in claims reserve
Tjón ársins	10.781.140.284	9.237.596	-	27.403.184	-	- Claims incurred
Bókfærð tjón, hluti endurtryggjenda	2.445.996.054	3.732.542	-	23.838.570	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	118.692.269	2.574.000	-	900.000	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	2.564.688.323	6.306.542	-	24.738.570	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	8.216.451.961	2.931.054	-	2.664.614	-	- Claims incurred for own account
Breyt. á annarri váttr.skuld að frádr. hl. end.	0	-	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	76.733.936	-	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	1.147.866.245	571.486	-	-	-	- Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	1.637.360.101	1.847.683	62.676	4.219.284	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	591.035.038	-	-	1.757.110	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	2.194.191.308	2.419.169	62.676	2.462.174	-	- Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	- Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	267.725.523	-	-	-	-	- Change in equalization reserve
Hagnaður eða tap af váttr./skaðatr.rekstri	877.349.232	-2.601.130	-62.676	-3.061.492	-	- Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:						Life assurance business:
Bókfærð iðgjöld	560.323.284	116.568.472	-	-	168.048.257	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	193.928.233	41.486.976	-	-	41.303.228	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	366.395.051	75.081.496	-	-	126.745.029	Premiums written for own account
Fjárfestingartekjur	145.495.863	29.469.123	-	-	59.149.184	Investment income
Önnl. tekjur v/lífr. m. fjárf.áhættu lífr.taka	0	-	-	-	-	- Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	0	-	-	-	-	- Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	208.444.918	60.473.237	-	-	46.115.459	Life assurance claims paid
Breyting á bótaskuld	46.479.541	439.000	-	-	25.940.237	Change in life assurance claims reserve
Líftryggingabætur ársins	254.924.459	60.912.237	-	-	72.055.696	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bóttum	105.613.421	26.240.866	-	-	16.813.632	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	12.112.500	1.575.500	-	-	4.173.000	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bóttum ársins	117.725.921	27.816.366	-	-	20.986.632	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	137.198.538	33.095.871	-	-	51.069.064	Life assurance claims for own account
Breyting á iðgjaldaskuld	23.799.069	-3.320.393	-	-	-2.952.189	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	10.939.088	-1.238.899	-	-	4.696.088	Change in premium reserve, reinsurers' share
Breyt. á annarri lífr.skuld að frádr. hl. end.	0	-	-	-	-	- Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri lífr.skuld	12.859.981	-2.081.494	-	-	-7.648.277	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	32.409.262	-	-	-	11.999.941	Bonuses and rebates

(1) Frumtryggingar samtals 1997 kr. framhald	Samtals Total	Alþjóða líftr.fél. hf.	Bátaáb.fél. Vestm.	Bátatrygg. Breiðafj.	Líftr.fél. Íslands hf.	(1) Direct insurance total 1997 ISK continuation
Sölu- og skrifstofukostnaður	148.033.816	34.719.648	-	-	51.613.048	Acquisition costs
Breyting á yfirfærðum sölu- og skrifstofukostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	82.894.880	34.004.331	-	-	27.556.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	36.763.955	10.688.204	-	-	9.996.547	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	194.164.741	58.035.775	-	-	69.172.501	Net operating expenses
Skrifstofu- og stjórnunarkostnaður	13.258.278	293.387	-	-	3.936.000	Administrative expenses
Vaxtagjöld	3.150.184	232.931	-	-	579.096	Interest costs
Gjöld v/matsbreytinga á fjárfestingum	0	-	-	-	-	Costs from revaluation of investments
Tap af sölu fjárfestinga	0	-	-	-	-	Losses on realization of investments
Fjárfestingargjöld	16.408.462	526.318	-	-	4.515.096	Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	0	-	-	-	-	Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	55.647.447	10.531.794	-	-	23.056.000	Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	63.202.483	4.442.355	-	-	33.729.888	Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	5.362.876.769	157.779.472	-	600.000	297.947.077	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	5.490.988.360	155.634.169	-	1.000.000	294.994.888	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	823.365.178	1.683.000	-	540.000	13.289.048	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	868.548.654	1.206.021	-	900.000	17.985.136	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	21.977.263.635	12.116.000	-	1.500.000	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	22.890.367.382	15.850.000	-	2.500.000	-	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	2.583.573.913	8.481.000	-	1.350.000	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	2.702.266.182	11.055.000	-	2.250.000	-	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	181.608.304	10.892.000	-	-	38.872.264	Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	228.087.845	11.331.000	-	-	64.812.501	Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	47.979.000	4.642.000	-	-	8.492.000	Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	60.091.500	6.217.500	-	-	12.665.000	Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	2.485.289.877	930.000	-	300.000	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	2.753.015.400	930.000	-	300.000	-	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	74.050.435	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	80.836.870	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afsláttu f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afsláttu t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	264.401.995	20.833.000	-	-	65.969.659	Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	278.678.677	20.833.000	-	-	77.960.464	Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:						Ratios non-life insurance:
Tjón ársins/iðgjöld ársins	82,4%	179,2%	-	99,3%	-	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	16,8%	46,9%	-	8,9%	-	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	15,2%	7,5%	-	0,1%	-	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	84,0%	218,6%	-	108,2%	-	Claims incurred-net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vatr.rekstri/iðgjöld ársins	6,7%	-50,5%	-	-11,1%	-	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	85,2%	124,1%	-	130,0%	-	Own claims incurred/Own premiums earned
Eigin vatr.skuld/eigin iðgjöld	286,8%	-	-	31,7%	-	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:						Ratios life assurance:
Líftr.bætur ársins/bókfærð iðgjöld	45,5%	52,3%	-	-	42,9%	Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	34,7%	49,8%	-	-	41,2%	Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	13,1%	15,8%	-	-	18,8%	Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	67,0%	86,2%	-	-	65,2%	Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	11,3%	3,8%	-	-	20,1%	Balance on the life ass. techn. acc./Premiums written

(1) Frumtryggingar samtals 1997 kr.	Samáb. Ísl. á fiskisk.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.	(1) Direct insurance total 1997 ISK
Skaðatryggingarekstur:						Non-life insurance business:
Bókfærð iðgjöld	73.293.223	26.464.008	4.319.892.999	902.129.061	2.475.481.234	Premiums written
Breyting á iðgjaldaskuld	43.832	5.065.000	155.246.758	15.930.000	-401.000	Change in premium reserve
Iðgjöld ársins	73.249.391	21.399.008	4.164.646.241	886.199.061	2.475.882.234	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	35.115.068	12.580.016	1.254.340.719	330.488.113	675.415.945	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-353.558	3.061.000	42.781.061	6.499.000	-13.285.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	35.468.626	9.519.016	1.211.559.658	323.989.113	688.700.945	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	37.780.765	11.879.992	2.953.086.583	562.209.948	1.787.181.289	Premiums earned for own account
Fjárfestingartekjur af váttr./skaðatr.rekstri	3.596.186	3.162.674	630.234.489	109.655.649	356.378.100	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	47.530.360	13.989.209	2.884.054.142	660.054.994	1.867.750.784	Claims paid
Breyting á tjónaskuld	20.503.239	18.262.000	376.670.603	64.839.000	369.860.000	Change in claims reserve
Tjón ársins	68.033.599	32.251.209	3.260.724.745	724.893.994	2.237.610.784	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	25.009.215	8.992.027	649.757.756	224.389.226	560.604.584	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	15.348.133	3.521.000	76.161.687	55.464.000	30.710.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	40.357.348	12.513.027	725.919.443	279.853.226	591.314.584	Claims incurred, reinsurers' share
Eigin tjón ársins	27.676.251	19.738.182	2.534.805.302	445.040.768	1.646.296.200	Claims incurred for own account
Breyt. á annarri váttr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	60.477.450	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	1.319.333	5.995.686	504.067.752	91.418.981	178.975.075	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	12.463.646	2.073.143	479.072.618	101.082.598	235.575.724	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	1.838.255	335.558	242.114.629	66.766.489	92.061.769	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	11.944.724	7.733.271	741.025.741	125.735.090	322.489.030	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	9.250.000	-	90.000.000	55.948.000	59.100.000	Change in equalization reserve
Hagnaður eða tap af váttr./skaðatr.rekstri	-7.494.024	-12.428.787	157.012.579	45.141.739	115.674.159	Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:						Life assurance business:
Bókfærð iðgjöld	-	275.706.555	-	-	-	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	-	111.138.029	-	-	-	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	-	164.568.526	-	-	-	Premiums written for own account
Fjárfestingartekjur	-	56.877.556	-	-	-	Investment income
Óinnl. tekjur v/lífr. m. fjárf.áhættu lífr.taka	-	-	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	-	101.856.222	-	-	-	Life assurance claims paid
Breyting á bótaskuld	-	20.100.304	-	-	-	Change in life assurance claims reserve
Líftryggingabætur ársins	-	121.956.526	-	-	-	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bótum	-	62.558.923	-	-	-	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	-	6.364.000	-	-	-	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bótum ársins	-	68.922.923	-	-	-	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	-	53.033.603	-	-	-	Life assurance claims for own account
Breyting á iðgjaldaskuld	-	30.071.651	-	-	-	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	-	7.481.899	-	-	-	Change in premium reserve, reinsurers' share
Breyt. á annarri lífr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri lífr.skuld	-	22.589.752	-	-	-	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	-	20.409.321	-	-	-	Bonuses and rebates

(1) Frumtryggingar samtals 1997 kr. framhald	Samáb. Isl. á fiskisk.	Sameinaða líftr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.	(1) Direct insurance total 1997 ISK continuation
Söluakostnaður	-	61.701.120	-	-	-	- Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	-	21.334.549	-	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	16.079.204	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	-	66.956.465	-	-	-	- Net operating expenses
Skrifstofu- og stjórnunarkostnaður	-	9.028.891	-	-	-	- Administrative expenses
Vaxtagjöld	-	2.338.157	-	-	-	- Interest costs
Gjöld v/matsbreytinga á fjárfestingum	-	-	-	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	-	-	-	-	-	- Losses on realization of investments
Fjárfestingargjöld	-	11.367.048	-	-	-	- Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	-	-	-	-	-	- Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	-	-	-	-	-	- Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	-	22.059.653	-	-	-	- Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	-	25.030.240	-	-	-	- Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	2.910.300	182.595.813	1.651.972.707	368.997.000	401.224.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	2.954.132	217.732.464	1.807.219.465	384.927.000	400.823.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	1.435.210	59.174.020	369.442.465	95.548.000	59.551.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	1.081.652	69.716.919	412.223.526	102.047.000	46.266.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	104.490.260	20.006.000	7.359.076.703	1.252.502.000	4.051.920.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	124.993.499	38.268.000	7.735.747.306	1.317.341.000	4.421.780.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	59.718.316	13.304.000	820.824.991	280.011.000	870.660.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	75.066.449	16.825.000	896.986.678	335.475.000	901.370.000	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	-	131.844.040	-	-	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	-	151.944.344	-	-	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	-	34.845.000	-	-	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	-	41.209.000	-	-	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	11.500.000	9.526.000	303.600.000	120.208.000	998.000.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	20.750.000	9.526.000	393.600.000	176.156.000	1.057.100.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	44.033.743	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	60.477.450	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	-	177.599.336	-	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	-	179.885.213	-	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:						Ratios non-life insurance:
Tjón ársins/iðgjöld ársins	92,9%	150,7%	78,3%	81,8%	90,4%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	16,3%	36,1%	17,8%	14,2%	13,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	4,9%	14,8%	15,1%	12,4%	14,4%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	104,3%	172,1%	81,0%	83,6%	89,0%	Claims incurred-net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vatr.rekstri/iðgjöld ársins	-10,2%	-58,1%	3,8%	5,1%	4,7%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	73,3%	166,1%	85,8%	79,2%	92,1%	Own claims incurred/Own premiums earned
Eigin vatr.skuld/eigin iðgjöld	192,0%	-	294,2%	256,3%	276,0%	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:						Ratios life assurance:
Líftr.bætur ársins/bókfærð iðgjöld	-	44,2%	-	-	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	-	24,3%	-	-	-	- Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	-	8,5%	-	-	-	- Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	-	60,0%	-	-	-	- Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	-	9,1%	-	-	-	- Balance on the life ass. techn. acc./Premiums written

(1) Frumtryggingar samtals 1997 kr.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Grótta	Viðlagatr. Íslands	Vörður Vátryggingafél.	(1) Direct insurance total 1997 ISK
Skaðatryggingarekstur:						Non-life insurance business:
Bókfærð iðgjöld	4.412.675.727	85.941.524	43.865.227	659.876.946	153.063.514	Premiums written
Breyting á iðgjaldaskuld	-148.140.000	505.742	937.000	70.660.600	2.889.500	Change in premium reserve
Iðgjöld ársins	4.560.815.727	85.435.782	42.928.227	589.216.346	150.174.014	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	824.624.468	72.307.829	38.673.705	107.668.415	95.917.101	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-7.700.000	340.000	739.000	-	1.040.965	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	832.324.468	71.967.829	37.934.705	107.668.415	94.876.136	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	3.728.491.259	13.467.953	4.993.522	481.547.931	55.297.878	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	846.570.000	411.521	228.214	39.187.000	2.276.618	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	3.838.828.359	39.370.953	13.408.949	409.619.914	61.522.093	Claims paid
Breyting á tjónaskuld	440.731.153	960.099	-5.440.000	-381.157.000	3.140.653	Change in claims reserve
Tjón ársins	4.279.559.512	40.331.052	7.968.949	28.462.914	64.662.746	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	872.411.169	33.678.324	11.336.173	-	32.246.468	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-59.000.000	1.227.555	-4.445.000	-	-3.769.106	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	813.411.169	34.905.879	6.891.173	-	28.477.362	Claims incurred, reinsurers' share
Eigin tjón ársins	3.466.148.343	5.425.173	1.077.776	28.462.914	36.185.384	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	16.256.486	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	361.017.932	-	-	-	4.500.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	708.000.000	7.130.892	3.887.395	61.390.108	20.554.334	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	173.670.423	3.710.705	1.924.569	-	6.855.531	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	895.347.509	3.420.187	1.962.826	61.390.108	18.198.803	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	11.100.000	-	-	36.335.000	5.992.523	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	186.208.921	5.034.114	2.181.134	394.546.909	-2.802.214	Balance on the techn. acc. for non-life insurance business
Líftryggingarekstur:						Life assurance business:
Bókfærð iðgjöld	-	-	-	-	-	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	-	-	-	-	-	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	-	-	-	-	-	Premiums written for own account
Fjárfestingartekjur	-	-	-	-	-	Investment income
Önnl. tekjur v/liftr. m. fjárf.áhættu liftr.taka	-	-	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	-	-	-	-	-	Life assurance claims paid
Breyting á bótaskuld	-	-	-	-	-	Change in life assurance claims reserve
Líftryggingabætur ársins	-	-	-	-	-	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bótum	-	-	-	-	-	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	-	-	-	-	-	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bótum ársins	-	-	-	-	-	Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	-	-	-	-	-	Life assurance claims for own account
Breyting á iðgjaldaskuld	-	-	-	-	-	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	-	-	-	-	-	Change in premium reserve, reinsurers' share
Breyt. á annarri líftr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri líftr.skuld	-	-	-	-	-	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	-	-	-	-	-	Bonuses and rebates

(1) Frumtryggingar samtals 1997 kr. framhald	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Grótta	Viðlagatr. Íslands	Vörður Vátryggingafél.	(1) Direct insurance total 1997 ISK continuation
Söluakostnaður	-	-	-	-	-	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	-	-	-	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	-	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	-	-	-	-	-	- Net operating expenses
Skrifstofu- og stjórnunarkostnaður	-	-	-	-	-	- Administrative expenses
Vaxtagjöld	-	-	-	-	-	- Interest costs
Gjöld v/matsbreytinga á fjárfestingum	-	-	-	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	-	-	-	-	-	- Losses on realization of investments
Fjárfestingargjöld	-	-	-	-	-	- Investment costs
Óinnleyst tap af líftr. v/fjárf.áhættu líftr.taka	-	-	-	-	-	- Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	-	-	-	-	-	- Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	-	-	-	-	-	- Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	-	-	-	-	-	- Balance on the technical account - life assurance business
Íðgjaldaskuld f.f.á.	2.091.640.000	1.074.000	810.000	200.336.400	4.990.000	Premium reserve transf. from last year
Íðgjaldaskuld t.n.á.	1.943.500.000	1.579.742	1.747.000	270.997.000	7.879.500	Premium reserve transf. to next year
Hl. end. í íðgjaldaskuld f.f.á.	218.100.000	680.000	760.000	-	3.162.435	Reinsurers' share in premium reserve transf. from last year
Hl. end. í íðgjaldaskuld t.n.á.	210.400.000	1.020.000	1.499.000	-	4.203.400	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	8.667.168.325	23.824.200	8.300.000	425.517.000	50.843.147	Claims reserve transf. from last year
Tjónaskuld t.n.á.	9.107.899.478	24.784.299	2.860.000	44.360.000	53.983.800	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	467.900.000	18.709.500	6.930.000	-	35.685.106	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	408.900.000	19.937.055	2.485.000	-	31.916.000	Reinsurers' share in claims reserve transf. to next year
Bótaskuld f.f.á.	-	-	-	-	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	-	-	-	-	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	-	-	-	-	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	-	-	-	-	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	973.900.000	-	-	62.317.000	5.008.877	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	985.000.000	-	-	98.652.000	11.001.400	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	30.016.692	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	20.359.420	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Ágóðajöfnunarskuld f.f.á.	-	-	-	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	-	-	-	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur skaðatryggingarekstur:						Ratios non-life insurance:
Tjón ársins/íðgjöld ársins	93,8%	47,2%	18,6%	4,8%	43,1%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./íðgjöld ársins	19,6%	4,0%	4,6%	10,4%	12,1%	Net operating costs/Earned premiums
Fjárfestingartekjur/íðgjöld ársins	18,6%	0,5%	0,5%	6,7%	1,5%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/íðgjöld ársins	94,9%	50,7%	22,6%	8,6%	53,7%	Claims incurred-net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vatr.rekstri/íðgjöld ársins	4,1%	5,9%	5,1%	67,0%	-1,9%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin íðgjöld	93,0%	40,3%	21,6%	5,9%	65,4%	Own claims incurred/Own premiums earned
Eigin vatr.skuld/eigin íðgjöld	306,8%	40,1%	12,5%	86,0%	66,4%	Own technical reserve/Own premiums earned
Hlutfallstölur líftryggingarekstur:						Ratios life assurance:
Líftr.bætur ársins/bókfærð íðgjöld	-	-	-	-	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð íðgjöld	-	-	-	-	-	- Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð íðgjöld	-	-	-	-	-	- Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. íðgjöld	-	-	-	-	-	- Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð íðgjöld	-	-	-	-	-	- Balance on the life ass. techn. acc./Premiums written

(10) Eignatryggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Tryggingamiðstöðin hf.	Vátrygg.fél. Íslands hf.	(10) Property insurance total 1997 ISK
Bókfærð iðgjöld	3.766.335.603	1.191.902.814	233.843.246	321.082.788	1.357.681.645	Premiums written
Breyting á iðgjaldaskuld	129.014.070	50.340.870	9.020.000	-6.185.000	4.403.000	Change in premium reserve
Iðgjöld ársins	3.637.321.533	1.141.561.944	224.823.246	327.267.788	1.353.278.645	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	1.651.792.016	668.505.308	199.445.299	135.915.376	538.613.824	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	12.335.727	25.543.027	7.476.000	-12.403.000	-8.900.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	1.639.456.289	642.962.281	191.969.299	148.318.376	547.513.824	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	1.997.865.244	498.599.663	32.853.947	178.949.412	805.764.821	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	168.970.815	35.494.959	28.424.130	12.943.918	52.900.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	2.474.456.670	632.913.357	125.664.288	218.695.647	1.087.563.464	Claims paid
Breyting á tjónaskuld	-346.406.015	138.102.351	34.480.000	-10.720.000	-128.286.266	Change in claims reserve
Tjón ársins	2.128.050.655	771.015.708	160.144.288	207.975.647	959.277.198	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	958.359.998	310.467.833	104.967.048	80.089.045	462.836.072	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-54.131.202	48.543.878	30.485.000	-19.700.000	-114.400.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	904.228.796	359.011.711	135.452.048	60.389.045	348.436.072	Claims incurred, reinsurers' share
Eigin tjón ársins	1.223.821.859	412.003.997	24.692.240	147.586.602	610.841.126	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	26.527.306	18.205.219	-	-	8.322.087	Bonuses and rebates, net of reinsurance
Sölukostnaður	311.825.226	143.526.580	23.696.958	33.491.608	111.060.080	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	485.311.425	132.181.052	26.201.886	46.261.094	219.000.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	451.198.304	199.285.890	56.524.432	41.841.441	153.005.245	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	345.938.347	76.421.742	-6.625.588	37.911.261	177.054.835	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	50.403.500	-	12.551.000	1.400.000	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	520.145.047	27.463.664	30.660.425	4.995.467	62.446.773	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	1.185.202.300	359.194.900	84.539.000	72.535.000	468.597.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	1.314.216.370	409.535.770	93.559.000	66.350.000	473.000.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	515.105.610	202.330.610	68.351.000	37.124.000	207.300.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	527.441.337	227.873.637	75.827.000	24.721.000	198.400.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	1.567.933.173	308.662.079	89.374.000	138.520.000	605.860.094	Claims reserve transf. from last year
Tjónaskuld t.n.á.	1.221.527.158	446.764.430	123.854.000	127.800.000	477.573.828	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	484.027.213	114.477.213	73.190.000	69.160.000	227.200.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	429.896.011	163.021.091	103.675.000	49.460.000	112.800.000	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	252.035.000	63.600.000	17.518.000	58.600.000	50.000.000	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	302.438.500	63.600.000	30.069.000	60.000.000	50.000.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	26.543.129	11.960.536	-	-	14.582.593	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	30.564.639	18.205.219	-	-	12.359.420	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	58,5%	67,5%	71,2%	63,5%	70,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	9,5%	6,7%	-2,9%	11,6%	13,1%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	4,6%	3,1%	12,6%	4,0%	3,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	63,4%	71,1%	55,6%	71,2%	80,1%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	14,3%	2,4%	13,6%	1,5%	4,6%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	61,3%	82,6%	75,2%	82,5%	75,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	95,7%	109,7%	206,9%	100,6%	87,1%	Own technical reserve/Own premiums earned

(10) Eignatryggingar samtals 1997 kr.	Viðlagatr. Íslands	Vörður Vátryggingafél.	(10) Property insurance total 1997 ISK
Bókfærð iðgjöld	659.876.946	1.948.164	Premiums written
Breyting á iðgjaldaskuld	70.660.600	774.600	Change in premium reserve
Iðgjöld ársins	589.216.346	1.173.564	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	107.668.415	1.643.794	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	619.700	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	107.668.415	1.024.094	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	481.547.931	149.470	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	39.187.000	20.808	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	Other technical income, net of reinsurance
Bókfærð tjón	409.619.914	-	Claims paid
Breyting á tjónaskuld	-381.157.000	1.174.900	Change in claims reserve
Tjón ársins	28.462.914	1.174.900	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	939.920	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	939.920	Claims incurred, reinsurers' share
Eigin tjón ársins	28.462.914	234.980	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	-	50.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	61.390.108	277.285	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	541.296	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	61.390.108	-214.011	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	Other technical costs, net of reinsurance
Breyting á újöfnunarskuld	36.335.000	117.500	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	394.546.909	31.809	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	200.336.400	-	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	270.997.000	774.600	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-	619.700	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	425.517.000	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	44.360.000	1.174.900	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	939.920	Reinsurers' share in claims reserve transf. to next year
Újöfnunarskuld f.f.á.	62.317.000	-	Equalization reserve transf. from last year
Újöfnunarskuld t.n.á.	98.652.000	117.500	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur			Ratios
Tjón ársins/iðgjöld ársins	4,8%	100,1%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	10,4%	-18,2%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	6,7%	1,8%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	8,6%	80,1%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	67,0%	2,7%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	5,9%	157,2%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	86,0%	339,5%	Own technical reserve/Own premiums earned

(11) Sjótryggingar samtals 1997 kr.	Samtals Total	Bátaáb.fél. Vestm.	Bátatrygg. Breiðafj.	Samáb. ísl. á fiskisk.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	(11) Marine insurance total 1997 ISK
Bókfærð iðgjöld	1.656.328.936	-	27.985.171	39.411.041	274.232.306	59.851.005	Premiums written
Breyting á iðgjaldaskuld	1.515.811	-	400.000	-118.292	3.063.861	-1.042.000	Change in premium reserve
Iðgjöld ársins	1.654.813.125	-	27.585.171	39.529.333	271.168.445	60.893.005	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	835.916.255	-	25.895.448	19.840.793	142.535.506	34.465.150	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-6.499.417	-	360.000	-55.317	369.335	-3.017.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	842.415.672	-	25.535.448	19.896.110	142.166.171	37.482.150	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	812.397.453	-	2.049.723	19.633.223	129.002.274	23.410.855	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	70.564.910	-	15.573	1.052.145	6.657.654	4.763.885	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	1.019.016.659	-	26.403.184	16.065.707	135.562.481	32.977.904	Claims paid
Breyting á tjónaskuld	-101.474.394	-	1.000.000	-13.041.260	11.525.573	-4.445.000	Change in claims reserve
Tjón ársins	917.542.265	-	27.403.184	3.024.447	147.088.054	28.532.904	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	467.834.514	-	23.838.570	5.874.410	62.685.088	18.813.979	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-44.659.727	-	900.000	-5.729.116	7.390.197	-2.071.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	423.174.787	-	24.738.570	145.294	70.075.285	16.742.979	Claims incurred, reinsurers' share
Eigin tjón ársins	494.367.478	-	2.664.614	2.879.153	77.012.769	11.789.925	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	69.649.948	-	-	160.164	22.404.901	6.065.117	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	145.854.219	62.676	4.219.284	6.540.604	30.412.139	6.706.242	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	70.067.944	-	1.757.110	1.337.424	11.869.397	3.086.791	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	145.436.223	62.676	2.462.174	5.363.344	40.947.643	9.684.568	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	7.451	-	-	4.250.000	-	1.938.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	243.151.211	-62.676	-3.061.492	8.192.871	17.699.516	4.762.247	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	114.820.275	-	600.000	1.700.000	39.054.275	10.387.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	116.336.086	-	1.000.000	1.581.708	42.118.136	9.345.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	53.863.533	-	540.000	588.000	24.763.098	8.370.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	47.364.116	-	900.000	532.683	25.132.433	5.353.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	870.825.516	-	1.500.000	29.499.260	105.831.447	28.238.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	769.351.122	-	2.500.000	16.458.000	117.357.020	23.793.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	320.275.014	-	1.350.000	11.488.116	49.324.882	18.770.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	275.615.287	-	2.250.000	5.759.000	56.715.079	16.699.000	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	310.246.749	-	300.000	1.500.000	15.000.000	8.110.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	310.254.200	-	300.000	5.750.000	15.000.000	10.048.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	55,4%	-	99,3%	7,7%	54,2%	46,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	8,8%	-	8,9%	13,6%	15,1%	15,9%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	4,3%	-	0,1%	2,7%	2,5%	7,8%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	60,0%	-	108,2%	18,6%	66,9%	54,9%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	14,7%	-	-11,1%	20,7%	6,5%	7,8%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	60,9%	-	130,0%	14,7%	59,7%	50,4%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	107,5%	-	31,7%	89,1%	71,8%	90,3%	Own technical reserve/Own premiums earned

(11) Sjótryggingar samtals 1997 kr.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfröðinga	Vélb.áb.fél. Grötta	Vörður Vátryggingafél.	(11) Marine insurance total 1997 ISK
Bókfærð iðgjöld	753.070.249	247.660.492	85.941.524	43.865.227	124.311.921	Premiums written
Breyting á iðgjaldaskuld	-2.573.000	700.000	505.742	937.000	-357.500	Change in premium reserve
Iðgjöld ársins	755.643.249	246.960.492	85.435.782	42.928.227	124.669.421	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	302.186.984	120.861.941	72.307.829	38.673.705	79.148.899	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-4.763.000	-	340.000	739.000	-472.435	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	306.949.984	120.861.941	71.967.829	37.934.705	79.621.334	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	448.693.265	126.098.551	13.467.953	4.993.522	45.048.087	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	47.315.762	8.970.000	411.521	228.214	1.150.156	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	477.493.761	218.441.945	39.370.953	13.408.949	59.291.775	Claims paid
Breyting á tjónaskuld	-52.160.000	-39.586.964	960.099	-5.440.000	-286.842	Change in claims reserve
Tjón ársins	425.333.761	178.854.981	40.331.052	7.968.949	59.004.933	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	149.912.115	130.120.750	33.678.324	11.336.173	31.575.105	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-38.620.000	-1.700.000	1.227.555	-4.445.000	-1.612.363	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	111.292.115	128.420.750	34.905.879	6.891.173	29.962.742	Claims incurred, reinsurers' share
Eigin tjón ársins	314.041.646	50.434.231	5.425.173	1.077.776	29.042.191	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	20.465.156	17.969.610	-	-	2.585.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	31.599.886	39.500.000	7.130.892	3.887.395	15.795.101	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	25.963.950	14.378.931	3.710.705	1.924.569	6.039.067	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	26.101.092	43.090.679	3.420.187	1.962.826	12.341.034	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-10.600.000	2.000.000	-	-	2.419.451	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	166.466.289	39.543.641	5.034.114	2.181.134	2.395.567	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	29.505.000	27.100.000	1.074.000	810.000	4.590.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	26.932.000	27.800.000	1.579.742	1.747.000	4.232.500	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	14.390.000	900.000	680.000	760.000	2.872.435	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	9.627.000	900.000	1.020.000	1.499.000	2.400.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	489.930.000	160.344.562	23.824.200	8.300.000	23.358.047	Claims reserve transf. from last year
Tjónaskuld t.n.á.	437.770.000	120.757.598	24.784.299	2.860.000	23.071.205	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	130.840.000	67.800.000	18.709.500	6.930.000	15.062.516	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	92.220.000	66.100.000	19.937.055	2.485.000	13.450.153	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	264.300.000	18.000.000	-	-	3.036.749	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	253.700.000	20.000.000	-	-	5.456.200	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	56,3%	72,4%	47,2%	18,6%	47,3%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	3,5%	17,4%	4,0%	4,6%	9,9%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	6,3%	3,6%	0,5%	0,5%	0,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	53,5%	86,2%	50,7%	22,6%	56,3%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	22,0%	16,0%	5,9%	5,1%	1,9%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	70,0%	40,0%	40,3%	21,6%	64,5%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	137,4%	80,5%	40,1%	12,5%	37,5%	Own technical reserve/Own premiums earned

(12) Flugtryggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	(12) Aviation insurance total 1997 ISK
Bókfærð iðgjöld	101.040.884	89.959.117	11.081.767	Premiums written
Breyting á iðgjaldaskuld	12.029.384	11.837.384	192.000	Change in premium reserve
Iðgjöld ársins	89.011.500	78.121.733	10.889.767	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	92.920.718	83.651.419	9.269.299	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	9.149.301	9.690.301	-541.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	83.771.417	73.961.118	9.810.299	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	5.240.083	4.160.615	1.079.468	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	392.641	-106.310	498.951	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	Other technical income, net of reinsurance
Bókfærð tjón	21.565.224	16.077.616	5.487.608	Claims paid
Breyting á tjónaskuld	4.930.897	4.945.897	-15.000	Change in claims reserve
Tjón ársins	26.496.121	21.023.513	5.472.608	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	12.652.377	8.262.291	4.390.086	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	8.433.796	8.445.796	-12.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	21.086.173	16.708.087	4.378.086	Claims incurred, reinsurers' share
Eigin tjón ársins	5.409.948	4.315.426	1.094.522	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	8.472.692	7.349.700	1.122.992	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	11.218.092	9.976.393	1.241.699	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	4.690.521	3.390.592	1.299.929	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	15.000.263	13.935.501	1.064.762	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	447.000	-	447.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-15.224.487	-14.196.622	-1.027.865	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	33.361.616	28.162.616	5.199.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	45.391.000	40.000.000	5.391.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	35.248.699	30.309.699	4.939.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	44.398.000	40.000.000	4.398.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	6.521.791	3.735.791	2.786.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	11.452.688	8.681.688	2.771.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	4.732.455	2.503.455	2.229.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	13.166.251	10.949.251	2.217.000	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	1.197.000	-	1.197.000	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	1.644.000	-	1.644.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur				Ratios
Tjón ársins/iðgjöld ársins	29,8%	26,9%	50,3%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	16,9%	17,8%	9,8%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	0,4%	-0,1%	4,6%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	46,2%	44,9%	55,5%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-17,1%	-18,2%	-9,4%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	103,2%	103,7%	101,4%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	17,6%	-54,5%	295,6%	Own technical reserve/Own premiums earned

(13) Farmtryggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(13) Freight insurance total 1997 ISK
Bókfærð iðgjöld	457.967.291	182.882.380	28.880.350	128.652.177	117.246.711	305.673	Premiums written
Breyting á iðgjaldaskuld	4.435.548	2.595.548	295.000	-85.000	1.630.000	-	Change in premium reserve
Iðgjöld ársins	453.531.743	180.286.832	28.585.350	128.737.177	115.616.711	305.673	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	116.963.597	48.659.107	9.850.831	26.489.297	31.717.164	247.198	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	2.244.608	421.608	-	2.023.000	-200.000	-	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	114.718.989	48.237.499	9.850.831	24.466.297	31.917.164	247.198	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	338.812.754	132.049.333	18.734.519	104.270.880	83.699.547	58.475	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	26.655.336	5.645.595	6.869.654	7.446.806	6.690.000	3.281	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	807.788.166	158.372.209	39.267.011	262.075.516	348.073.430	-	Claims paid
Breyting á tjónaskuld	98.924.590	69.409.680	11.421.000	22.720.000	-5.026.090	400.000	Change in claims reserve
Tjón ársins	906.712.756	227.781.889	50.688.011	284.795.516	343.047.340	400.000	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	515.386.447	87.146.061	24.883.785	169.802.558	233.554.043	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	42.270.186	18.342.186	2.728.000	8.880.000	12.000.000	320.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	557.656.633	105.488.247	27.611.785	178.682.558	245.554.043	320.000	Claims incurred, reinsurers' share
Eigin tjón ársins	349.056.123	122.293.642	23.076.226	106.112.958	97.493.297	80.000	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	200.000	-	-	-	200.000	-	Bonuses and rebates, net of reinsurance
Sölukostnaður	35.677.927	14.941.572	2.926.646	4.959.589	12.850.120	-	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	47.526.509	20.281.507	3.236.013	5.408.989	18.600.000	-	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	19.478.928	30.658	-	17.313.019	2.085.811	49.440	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	63.725.508	35.192.421	6.162.659	-6.944.441	29.364.309	-49.440	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	11.369.000	-	5.369.000	8.000.000	-2.000.000	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-58.882.541	-19.791.135	-9.003.712	4.549.169	-34.668.059	31.196	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	49.781.689	15.692.689	1.411.000	15.308.000	17.370.000	-	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	54.217.237	18.288.237	1.706.000	15.223.000	19.000.000	-	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	6.554.303	4.444.303	-	1.110.000	1.000.000	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	8.798.911	4.865.911	-	3.133.000	800.000	-	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	142.706.735	31.457.154	10.431.000	32.390.000	68.428.581	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	241.631.325	100.866.834	21.852.000	55.110.000	63.402.491	400.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	21.571.174	12.319.174	62.000	9.190.000	-	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	63.841.360	30.661.360	2.790.000	18.070.000	12.000.000	320.000	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	92.872.000	25.000.000	4.372.000	51.500.000	12.000.000	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	104.241.000	25.000.000	9.741.000	59.500.000	10.000.000	-	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	1.600.000	-	-	-	1.600.000	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	199,9%	126,3%	177,3%	221,2%	296,7%	130,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	14,1%	19,5%	21,6%	-5,4%	25,4%	-16,2%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	5,9%	3,1%	24,0%	5,8%	5,8%	1,1%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	208,1%	142,7%	174,8%	210,0%	316,3%	113,6%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-13,0%	-11,0%	-31,5%	3,5%	-30,0%	10,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	103,0%	92,6%	123,2%	101,8%	116,5%	136,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	96,6%	82,3%	162,8%	104,2%	95,1%	136,8%	Own technical reserve/Own premiums earned

(14) Ökutækjatrýggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(14) Motor vehicle insurance total 1997 ISK
Bókfærð iðgjöld	5.098.077.695	1.889.466.610	431.933.063	848.095.143	1.925.909.883	2.672.996	Premiums written
Breyting á iðgjaldaskuld	-97.492.881	62.662.219	2.109.000	3.823.000	-167.126.000	1.038.900	Change in premium reserve
Iðgjöld ársins	5.195.570.576	1.826.804.391	429.824.063	844.272.143	2.093.035.883	1.634.096	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	82.988.097	21.626.026	17.333.861	12.055.317	30.422.892	1.550.001	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-6.181.084	-6.181.084	-	-	-	-	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	89.169.181	27.807.110	17.333.861	12.055.317	30.422.892	1.550.001	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	5.106.401.395	1.798.997.281	412.490.202	832.216.826	2.062.612.991	84.095	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	1.343.723.735	507.286.878	52.502.356	188.446.654	595.300.000	187.847	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	4.385.830.951	1.590.588.026	396.875.463	661.769.136	1.736.117.021	481.305	Claims paid
Breyting á tjónaskuld	905.376.591	116.094.279	-12.560.000	195.040.000	604.505.017	2.297.295	Change in claims reserve
Tjón ársins	5.291.207.542	1.706.682.305	384.315.463	856.809.136	2.340.622.038	2.778.600	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	79.434.915	25.355.592	36.895.632	13.829.199	3.354.492	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-10.459.654	-35.683.654	5.124.000	-10.900.000	31.000.000	-	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	68.975.261	-10.328.062	42.019.632	2.929.199	34.354.492	-	Claims incurred, reinsurers' share
Eigin tjón ársins	5.222.232.281	1.717.010.367	342.295.831	853.879.937	2.306.267.546	2.778.600	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	40.595.115	38.210.716	-	-	2.384.399	-	Bonuses and rebates, net of reinsurance
Sölukostnaður	541.215.407	244.047.889	43.770.762	93.151.999	159.734.757	510.000	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	680.082.563	209.540.310	48.397.639	112.450.044	309.400.000	294.570	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	-	-	-	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	1.221.297.970	453.588.199	92.168.401	205.602.043	469.134.757	804.570	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	129.376.600	90.000.000	19.832.000	14.200.000	4.100.000	1.244.600	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-163.376.836	7.474.877	10.696.326	-53.018.500	-123.973.711	-4.555.828	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	2.852.737.246	991.026.246	234.684.000	270.801.000	1.356.226.000	-	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	2.755.244.365	1.053.688.465	236.793.000	274.624.000	1.189.100.000	1.038.900	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	14.703.201	14.703.201	-	-	-	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	8.522.117	8.522.117	-	-	-	-	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	14.263.289.668	5.573.454.288	891.280.000	1.848.710.000	5.949.845.380	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	15.168.666.259	5.689.548.567	878.720.000	2.043.750.000	6.554.350.397	2.297.295	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	250.452.139	87.967.139	61.985.000	62.500.000	38.000.000	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	239.992.485	52.283.485	67.109.000	51.600.000	69.000.000	-	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	948.082.000	120.000.000	57.882.000	330.300.000	439.900.000	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	1.077.458.600	210.000.000	77.714.000	344.500.000	444.000.000	1.244.600	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	31.892.600	29.092.600	-	-	2.800.000	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	41.260.716	38.210.716	-	-	3.050.000	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	101,8%	93,4%	89,4%	101,5%	111,8%	170,0%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	23,5%	24,8%	21,4%	24,4%	22,4%	49,2%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	25,9%	27,8%	12,2%	22,3%	28,4%	11,5%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	99,5%	90,5%	98,6%	103,5%	105,8%	207,8%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-3,1%	0,4%	2,5%	-6,3%	-5,9%	-278,8%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	102,3%	95,4%	83,0%	102,6%	111,8%	-	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	368,1%	385,3%	273,0%	313,8%	393,7%	-	Own technical reserve/Own premiums earned

(14A) Lögboðnar ökutækjatrýggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(14A) Compulsory motor vehicle insurance total 1997 ISK
Bókfærð iðgjöld	3.506.363.431	1.261.776.289	305.320.739	610.341.092	1.327.265.085	1.660.226	Premiums written
Breyting á iðgjaldaskuld	-187.860.301	-5.256.701	-6.454.000	-877.000	-176.214.000	941.400	Change in premium reserve
Iðgjöld ársins	3.694.223.732	1.267.032.990	311.774.739	611.218.092	1.503.479.085	718.826	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	66.255.027	21.626.026	13.205.294	9.211.380	20.966.320	1.246.007	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-3.164.086	-3.164.086	-	-	-	-	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	69.419.113	24.790.112	13.205.294	9.211.380	20.966.320	1.246.007	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	3.624.804.619	1.242.242.878	298.569.445	602.006.712	1.482.512.765	-527.181	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	1.256.924.039	473.079.736	47.979.449	175.785.411	559.900.000	179.443	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	3.248.553.196	1.193.122.447	314.233.536	484.044.933	1.257.044.320	107.960	Claims paid
Breyting á tjónaskuld	878.342.329	98.742.283	-10.392.000	186.390.000	601.376.406	2.225.640	Change in claims reserve
Tjón ársins	4.126.895.525	1.291.864.730	303.841.536	670.434.933	1.858.420.726	2.333.600	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	78.400.936	25.355.592	36.787.308	13.829.199	2.428.837	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-10.430.654	-35.683.654	5.153.000	-10.900.000	31.000.000	-	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	67.970.282	-10.328.062	41.940.308	2.929.199	33.428.837	-	Claims incurred, reinsurers' share
Eigin tjón ársins	4.058.925.243	1.302.192.792	261.901.228	667.505.734	1.824.991.889	2.333.600	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	27.145.275	25.695.275	-	-	1.450.000	-	Bonuses and rebates, net of reinsurance
Sölu- og yfirfærðum sölukostnaði	365.110.398	159.246.617	30.940.261	65.713.904	108.909.616	300.000	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	469.437.383	139.929.964	34.210.864	80.921.329	214.200.000	175.226	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	-	-	-	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	834.547.781	299.176.581	65.151.125	146.635.233	323.109.616	475.226	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	125.079.800	90.000.000	17.771.000	13.000.000	3.100.000	1.208.800	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-163.969.441	-1.742.034	1.725.541	-49.348.844	-110.238.740	-4.365.364	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	2.088.366.695	714.578.695	174.409.000	188.865.000	1.010.514.000	-	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	1.900.506.394	709.321.994	167.955.000	187.988.000	834.300.000	941.400	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	11.686.203	11.686.203	-	-	-	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	8.522.117	8.522.117	-	-	-	-	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	13.960.686.379	5.465.090.072	863.267.000	1.795.800.000	5.836.529.307	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	14.839.028.708	5.563.832.355	852.875.000	1.982.190.000	6.437.905.713	2.225.640	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	249.939.139	87.967.139	61.472.000	62.500.000	38.000.000	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	239.508.485	52.283.485	66.625.000	51.600.000	69.000.000	-	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	885.004.000	90.000.000	53.604.000	304.500.000	436.900.000	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	1.010.083.800	180.000.000	71.375.000	317.500.000	440.000.000	1.208.800	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	21.733.943	21.233.943	-	-	500.000	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	27.145.275	25.695.275	-	-	1.450.000	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	111,7%	102,0%	97,5%	109,7%	123,6%	324,6%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	22,6%	23,6%	20,9%	24,0%	21,5%	66,1%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	34,0%	37,3%	15,4%	28,8%	37,2%	25,0%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	100,3%	88,2%	103,0%	104,9%	107,9%	365,8%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-4,4%	-0,1%	0,6%	-8,1%	-7,3%	-607,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	112,0%	104,8%	87,7%	110,9%	123,1%	-442,7%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	483,6%	516,6%	343,5%	404,7%	515,7%	-830,0%	Own technical reserve/Own premiums earned

(14B) Frjálsar ökutækjatrýggingar samtals 1997 kr.	Samtals Total	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(14B) Voluntary motor vehicle insurance total 1997 ISK
Bókfærð iðgjöld	1.591.714.264	627.690.321	126.612.324	237.754.051	598.644.798	1.012.770	Premiums written
Breyting á iðgjaldaskuld	90.367.420	67.918.920	8.563.000	4.700.000	9.088.000	97.500	Change in premium reserve
Iðgjöld ársins	1.501.346.844	559.771.401	118.049.324	233.054.051	589.556.798	915.270	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	16.733.070	-	4.128.567	2.843.937	9.456.572	303.994	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-3.016.998	-3.016.998	-	-	-	-	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	19.750.068	3.016.998	4.128.567	2.843.937	9.456.572	303.994	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	1.481.596.776	556.754.403	113.920.757	230.210.114	580.100.226	611.276	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	86.799.696	34.207.142	4.522.907	12.661.243	35.400.000	8.404	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	1.137.277.754	397.465.578	82.641.927	177.724.203	479.072.701	373.345	Claims paid
Breyting á tjónaskuld	27.034.262	17.351.996	-2.168.000	8.650.000	3.128.611	71.655	Change in claims reserve
Tjón ársins	1.164.312.016	414.817.574	80.473.927	186.374.203	482.201.312	445.000	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	1.033.979	-	108.324	-	925.655	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-29.000	-	-29.000	-	-	-	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	1.004.979	-	79.324	-	925.655	-	Claims incurred, reinsurers' share
Eigin tjón ársins	1.163.307.037	414.817.574	80.394.603	186.374.203	481.275.657	445.000	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	13.449.840	12.515.441	-	-	934.399	-	Bonuses and rebates, net of reinsurance
Sölukostnaður	176.105.009	84.801.272	12.830.501	27.438.095	50.825.141	210.000	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	210.645.180	69.610.346	14.186.775	31.528.715	95.200.000	119.344	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	-	-	-	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	386.750.189	154.411.618	27.017.276	58.966.810	146.025.141	329.344	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	4.296.800	-	2.061.000	1.200.000	1.000.000	35.800	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	592.606	9.216.912	8.970.785	-3.669.656	-13.734.971	-190.464	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	764.370.551	276.447.551	60.275.000	81.936.000	345.712.000	-	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	854.737.971	344.366.471	68.838.000	86.636.000	354.800.000	97.500	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	3.016.998	3.016.998	-	-	-	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	0	-	-	-	-	-	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	302.603.289	108.364.216	28.013.000	52.910.000	113.316.073	-	Claims reserve transf. from last year
Tjónaskuld t.n.á.	329.637.551	125.716.212	25.845.000	61.560.000	116.444.684	71.655	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	513.000	-	513.000	-	-	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	484.000	-	484.000	-	-	-	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	63.078.000	30.000.000	4.278.000	25.800.000	3.000.000	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	67.374.800	30.000.000	6.339.000	27.000.000	4.000.000	35.800	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	10.158.657	7.858.657	-	-	2.300.000	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	14.115.441	12.515.441	-	-	1.600.000	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	77,6%	74,1%	68,2%	80,0%	81,8%	48,6%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	25,8%	27,6%	22,9%	25,3%	24,8%	36,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	5,8%	6,1%	3,8%	5,4%	6,0%	0,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	97,5%	95,6%	87,2%	99,8%	100,6%	83,7%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	0,0%	1,6%	7,6%	-1,6%	-2,3%	-20,8%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	78,5%	74,5%	70,6%	81,0%	83,0%	72,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	85,4%	92,1%	88,3%	76,1%	82,2%	33,5%	Own technical reserve/Own premiums earned

(15) Greiðslu- og eíndavátryggingar samtals 1997 kr.	Samtals Total	Sjóvá-Álm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	(15) Credit- and suretyship insurance total 1997 ISK
Bókfærð iðgjöld	35.420.279	26.068.731	2.771.023	6.580.525	Premiums written
Breyting á iðgjaldaskuld	10.196.420	8.116.420	80.000	2.000.000	Change in premium reserve
Iðgjöld ársins	25.223.859	17.952.311	2.691.023	4.580.525	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	26.914.748	21.680.309	182.850	5.051.589	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	8.676.650	7.358.650	18.000	1.300.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	18.238.098	14.321.659	164.850	3.751.589	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	6.985.761	3.630.652	2.526.173	828.936	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	1.312.343	669.348	262.995	380.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	2.205.978	511.000	26.222	1.668.756	Claims paid
Breyting á tjónaskuld	6.911.272	5.875.974	1.160.000	-124.702	Change in claims reserve
Tjón ársins	9.117.250	6.386.974	1.186.222	1.544.054	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	1.207.291	-	-	1.207.291	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	3.270.279	4.570.279	-	-1.300.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	4.477.570	4.570.279	-	-92.709	Claims incurred, reinsurers' share
Eigin tjón ársins	4.639.680	1.816.695	1.186.222	1.636.763	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	3.093.533	2.584.088	109.445	400.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	4.080.790	2.891.001	189.789	1.000.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	5.011.905	3.461.800	-	1.550.105	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	2.162.418	2.013.289	299.234	-150.105	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	Other technical costs, net of reinsurance
Breyting á újöfnunarskuld	1.300.000	-	1.300.000	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	196.006	470.016	3.712	-277.722	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	12.216.709	9.019.709	197.000	3.000.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	22.413.129	17.136.129	277.000	5.000.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	9.213.538	7.513.538	-	1.700.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	17.890.188	14.872.188	18.000	3.000.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	6.381.968	2.718.866	530.000	3.133.102	Claims reserve transf. from last year
Tjónaskuld t.n.á.	13.293.240	8.594.840	1.690.000	3.008.400	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	3.403.070	2.103.070	-	1.300.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	6.673.349	6.673.349	-	-	Reinsurers' share in claims reserve transf. to next year
Újöfnunarskuld f.f.á.	8.500.000	6.000.000	1.500.000	1.000.000	Equalization reserve transf. from last year
Újöfnunarskuld t.n.á.	9.800.000	6.000.000	2.800.000	1.000.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	36,1%	35,6%	44,1%	33,7%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	8,6%	11,2%	11,1%	-3,3%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	5,2%	3,7%	9,8%	8,3%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	39,5%	43,1%	45,4%	22,1%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	0,8%	2,6%	0,1%	-6,1%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	66,4%	50,0%	47,0%	197,5%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	299,8%	280,5%	188,0%	724,8%	Own technical reserve/Own premiums earned

(16) Ábyrgðartryggingar samtals 1997 kr.	Samtals Total	Samáb. Ísl. á fiskisk.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.	(16) Liability insurance total 1997 ISK
Bókfærð iðgjöld	836.119.814	17.891.654	318.888.805	54.070.125	181.724.894	Premiums written
Breyting á iðgjaldaskuld	19.321.348	134.166	9.419.182	2.936.000	494.000	Change in premium reserve
Iðgjöld ársins	816.798.466	17.757.488	309.469.623	51.134.125	181.230.894	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	222.297.498	8.015.478	116.652.678	14.857.096	52.598.605	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	7.018.263	-120.784	5.578.047	989.000	-61.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	215.279.235	8.136.262	111.074.631	13.868.096	52.659.605	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	601.519.231	9.621.226	198.394.992	37.266.029	128.571.289	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	167.198.809	1.163.474	38.282.577	6.572.335	63.081.035	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	403.022.185	19.478.511	161.705.229	15.376.548	94.476.779	Claims paid
Breyting á tjónaskuld	243.762.536	23.877.499	34.314.918	5.832.000	137.750.000	Change in claims reserve
Tjón ársins	646.784.721	43.356.010	196.020.147	21.208.548	232.226.779	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	118.375.423	12.672.120	63.301.683	4.921.651	29.626.491	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	95.013.866	18.426.499	39.824.947	992.000	36.010.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	213.389.289	31.098.619	103.126.630	5.913.651	65.636.491	Claims incurred, reinsurers' share
Eigin tjón ársins	433.395.432	12.257.391	92.893.517	15.294.897	166.590.288	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	3.539.494	-	39.494	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	66.329.491	655.562	31.610.162	5.479.301	8.422.100	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	99.093.896	2.969.275	35.364.509	6.058.500	11.672.030	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	7.700.960	8.440	5.768.804	-545.509	1.156.816	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	157.722.427	3.616.397	61.205.867	12.083.310	18.937.314	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	50.112.600	2.500.000	-	6.903.000	20.700.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	123.948.087	-7.589.088	82.538.691	9.557.157	-14.575.278	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	197.854.375	581.500	99.392.875	15.021.000	6.707.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	217.175.723	715.666	108.812.057	17.957.000	7.201.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	42.574.389	407.050	33.705.339	4.176.000	4.096.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	49.592.652	286.266	39.283.386	5.165.000	4.035.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	2.278.413.985	36.800.000	605.216.878	94.977.000	924.300.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	2.522.176.521	60.677.499	639.531.796	100.809.000	1.062.050.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	578.414.907	25.000.000	196.595.907	35.099.000	280.490.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	673.428.773	43.426.499	236.420.854	36.091.000	316.500.000	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	264.876.000	5.000.000	34.000.000	14.502.000	128.700.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	314.988.600	7.500.000	34.000.000	21.405.000	149.400.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	4.856.829	-	22.730	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	3.139.494	-	39.494	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	79,2%	244,2%	63,3%	41,5%	128,1%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	19,3%	20,4%	19,8%	23,6%	10,4%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	20,5%	6,6%	12,4%	12,9%	34,8%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	78,0%	258,0%	70,7%	52,3%	103,8%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	15,2%	-42,7%	26,7%	18,7%	-8,0%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	72,1%	127,4%	46,8%	41,0%	129,6%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	388,1%	261,7%	255,4%	265,4%	698,5%	Own technical reserve/Own premiums earned

(16) Ábyrgðartryggingar samtals 1997 kr.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(16) Liability insurance total 1997 ISK
Bókfærð iðgjöld	250.499.978	13.044.358	Premiums written
Breyting á iðgjaldaskuld	5.498.000	840.000	Change in premium reserve
Iðgjöld ársins	245.001.978	12.204.358	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	22.720.842	7.452.799	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	633.000	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	22.720.842	6.819.799	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	222.281.136	5.384.559	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	57.440.000	659.388	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	Other technical income, net of reinsurance
Bókfærð tjón	111.985.118	-	Claims paid
Breyting á tjónaskuld	46.580.419	-4.592.300	Change in claims reserve
Tjón ársins	158.565.537	-4.592.300	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	7.853.478	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	5.400.000	-5.639.580	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	13.253.478	-5.639.580	Claims incurred, reinsurers' share
Eigin tjón ársins	145.312.059	1.047.280	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	3.500.000	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	19.432.366	730.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	39.800.000	3.229.582	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	1.133.782	178.627	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	58.098.584	3.780.955	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	19.000.000	1.009.600	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	53.810.493	206.112	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	75.902.000	250.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	81.400.000	1.090.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-	190.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-	823.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	592.770.107	24.350.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	639.350.526	19.757.700	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	22.600.000	18.630.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	28.000.000	12.990.420	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	81.000.000	1.674.000	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	100.000.000	2.683.600	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	4.834.099	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	3.100.000	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur			Ratios
Tjón ársins/iðgjöld ársins	64,7%	-37,6%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	23,7%	31,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	23,4%	5,4%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	65,0%	-12,1%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	22,0%	1,7%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	65,4%	19,4%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	358,0%	180,5%	Own technical reserve/Own premiums earned

(17) Sýsa- og sjúkratryggingar samtals 1997 kr.	Samtals Total	Alþjóða lífr.fél. hf.	Samáb. Ísl. á fiskisk.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	(17) Accident and sickness insurance total 1997 ISK
Bókfærð iðgjöld	1.235.708.986	6.330.854	15.990.528	26.464.008	346.492.236	Premiums written
Breyting á iðgjaldaskuld	25.292.822	1.175.090	27.958	5.065.000	7.211.274	Change in premium reserve
Iðgjöld ársins	1.210.416.164	5.155.764	15.962.570	21.399.008	339.280.962	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	446.790.438	3.556.540	7.258.797	12.580.016	151.030.366	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	7.500.340	761.920	-177.457	3.061.000	1.177	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	439.290.098	2.794.620	7.436.254	9.519.016	151.029.189	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	771.126.066	2.361.144	8.526.316	11.879.992	188.251.773	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	213.285.384	387.949	1.380.567	3.162.674	36.303.788	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	754.150.704	5.503.596	11.986.142	13.989.209	188.324.224	Claims paid
Breyting á tjónaskuld	101.078.270	3.734.000	9.667.000	18.262.000	-3.598.069	Change in claims reserve
Tjón ársins	855.228.974	9.237.596	21.653.142	32.251.209	184.726.155	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	292.745.089	3.732.542	6.462.685	8.992.027	92.539.208	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	78.954.725	2.574.000	2.650.750	3.521.000	-15.271.942	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	371.699.814	6.306.542	9.113.435	12.513.027	77.267.266	Claims incurred, reinsurers' share
Eigin tjón ársins	483.529.160	2.931.054	12.539.707	19.738.182	107.458.889	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	5.872.021	-	-	-	4.022.021	Bonuses and rebates, net of reinsurance
Söluakostnaður	111.602.021	571.486	503.607	5.995.686	37.602.860	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	164.192.607	1.847.683	2.953.767	2.073.143	38.425.707	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	32.886.476	-	492.391	335.558	18.307.488	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	242.908.152	2.419.169	2.964.983	7.733.271	57.721.079	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	24.709.372	-	2.500.000	-	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	227.392.745	-2.601.130	-8.097.807	-12.428.787	55.353.572	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	299.313.197	647.000	628.800	20.086.000	110.429.397	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	324.606.019	1.822.090	656.758	25.151.000	117.640.671	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	78.301.837	401.000	440.160	5.945.000	51.672.677	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	85.802.177	1.162.920	262.703	9.006.000	51.673.854	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	2.841.190.799	12.116.000	38.191.000	20.006.000	728.000.200	Claims reserve transf. from last year
Tjónaskuld t.n.á.	2.942.269.069	15.850.000	47.858.000	38.268.000	724.402.131	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	920.697.941	8.481.000	23.230.200	13.304.000	355.534.151	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	999.652.666	11.055.000	25.880.950	16.825.000	340.262.209	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	607.481.128	930.000	5.000.000	9.526.000	40.000.000	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	632.190.500	930.000	7.500.000	9.526.000	40.000.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	9.157.877	-	-	-	2.957.877	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	5.872.021	-	-	-	4.022.021	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	70,7%	179,2%	135,6%	150,7%	54,4%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	20,1%	46,9%	18,6%	36,1%	17,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	17,6%	7,5%	8,6%	14,8%	10,7%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	73,1%	218,6%	145,6%	172,1%	60,8%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	18,8%	-50,5%	-50,7%	-58,1%	16,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	62,7%	124,1%	147,1%	166,1%	57,1%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	365,6%	270,4%	350,3%	396,6%	262,5%	Own technical reserve/Own premiums earned

(17) Sýsa- og sjúkratryggingar samtals 1997 kr.	Trygging hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátryggingafél.	(17) Accident and sickness insurance total 1997 ISK
Bókfærð iðgjöld	82.469.505	240.084.960	507.096.493	10.780.402	Premiums written
Breyting á iðgjaldaskuld	2.420.000	4.045.000	4.755.000	593.500	Change in premium reserve
Iðgjöld ársins	80.049.505	236.039.960	502.341.493	10.186.902	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	45.266.577	145.987.516	75.236.216	5.874.410	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	1.592.000	1.901.000	100.000	260.700	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	43.674.577	144.086.516	75.136.216	5.613.710	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	36.374.928	91.953.444	427.205.277	4.573.192	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	10.024.338	36.880.930	124.890.000	255.138	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	44.406.172	153.213.723	334.978.625	1.749.013	Claims paid
Breyting á tjónaskuld	30.126.000	76.070.000	-37.330.261	4.147.600	Change in claims reserve
Tjón ársins	74.532.172	229.283.723	297.648.364	5.896.613	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	29.517.045	117.345.176	33.485.043	671.363	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	18.218.000	55.040.000	10.000.000	2.222.917	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	47.735.045	172.385.176	43.485.043	2.894.280	Claims incurred, reinsurers' share
Eigin tjón ársins	26.797.127	56.898.547	254.163.321	3.002.333	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	1.850.000	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	8.357.205	18.375.178	39.570.999	625.000	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	9.240.619	27.993.892	80.700.000	957.796	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	6.400.846	5.786.543	1.516.549	47.101	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	11.196.978	40.582.527	118.754.450	1.535.695	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	8.908.000	24.100.000	-12.000.000	1.201.372	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-502.839	7.253.300	189.327.506	-911.070	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	17.756.000	6.171.000	143.445.000	150.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	20.176.000	10.216.000	148.200.000	743.500	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	9.712.000	2.831.000	7.200.000	100.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	11.304.000	4.732.000	7.300.000	360.700	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	135.416.000	617.540.000	1.286.786.499	3.135.100	Claims reserve transf. from last year
Tjónaskuld t.n.á.	165.542.000	693.610.000	1.249.456.238	7.282.700	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	88.676.000	318.480.000	111.000.000	1.992.590	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	106.894.000	373.520.000	121.000.000	4.215.507	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	16.627.000	163.100.000	372.000.000	298.128	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	25.535.000	187.200.000	360.000.000	1.499.500	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	6.200.000	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	1.850.000	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	93,1%	97,1%	59,3%	57,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	14,0%	17,2%	23,6%	15,1%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	12,5%	15,6%	24,9%	2,5%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	94,6%	98,7%	58,0%	70,5%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-0,6%	3,1%	37,7%	-8,9%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	73,7%	61,9%	59,5%	65,7%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	255,8%	557,6%	381,8%	108,2%	Own technical reserve/Own premiums earned

(17) Slysa- og sjúkratryggingar reknar á tryggingatæknilegum grunni, samtals 1997 kr.	Samtals Total	Líftr.fél. Íslands hf.	Sameinaða líftr.fél. hf.	(17) Accident and sickness insurance based on actuarial principles total 1997 ISK
Bókfærð iðgjöld	23.000.209	8.481.845	14.518.364	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	13.133.389	2.039.484	11.093.905	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	9.866.820	6.442.361	3.424.459	Premiums written for own account
Fjárfestingartekjur	7.928.686	3.004.000	4.924.686	Investment income
Önnl. tekjur v/líftr. m. fjárf.áhættu líftr.taka	0	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	0	-	-	Other technical income, net of reinsurance
Bókfærðar líftryggingabætur	558.904	558.904	-	- Life assurance claims paid
Breyting á bótaskuld	5.969.296	5.969.296	-	- Change in life assurance claims reserve
Líftryggingabætur ársins	6.528.200	6.528.200	-	- Life assurance claims incurred
Hluti endurtryggjenda í bókf. bótum	0	-	-	- Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	711.000	711.000	-	- Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bótum ársins	711.000	711.000	-	- Reinsurers' share in life assurance claims incurred
Eigin líftryggingabætur	5.817.200	5.817.200	-	- Life assurance claims for own account
Breyting á iðgjaldaskuld	5.126.795	-1.669.104	6.795.899	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	3.652.449	-143.450	3.795.899	Change in premium reserve, reinsurers' share
Breyt. á annarri líftr.skuld að frádr. hl. end.	0	-	-	- Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri líftr.skuld	1.474.346	-1.525.654	3.000.000	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	0	-	-	Bonuses and rebates
Sölu kostnaður	5.935.281	2.646.000	3.289.281	Acquisition costs
Breyting á yfirfærðum sölu kostnaði	0	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	2.528.343	1.391.000	1.137.343	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	3.234.623	-	3.234.623	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	5.229.001	4.037.000	1.192.001	Net operating expenses
Skrifstofu- og stjórnunarkostnaður	681.829	200.500	481.329	Administrative expenses
Vaxtagjöld	154.147	29.500	124.647	Interest costs
Gjöld v/matsbreytinga á fjárfestingum	0	-	-	- Costs from revaluation of investments
Tap af sölu fjárfestinga	0	-	-	- Losses on realization of investments
Fjárfestingargjöld	835.976	230.000	605.976	Investment costs
Önnleyst tap af líftr. v/fjárf.áhættu líftr.taka	0	-	-	Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	0	-	-	Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	3.074.013	1.164.000	1.910.013	Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af líftrygginga/vátryggingarekstri	1.364.970	-276.185	1.641.155	Balance on the technical account - life assurance business
iðgjaldaskuld f.f.á.	44.205.451	6.202.272	38.003.179	Premium reserve transf. from last year
iðgjaldaskuld t.n.á.	49.332.246	4.533.168	44.799.078	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	31.514.020	1.111.000	30.403.020	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	35.166.469	967.550	34.198.919	Reinsurers' share in premium reserve transf. to next year
Bótaskuld f.f.á.	4.600.000	4.600.000	-	- Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	10.569.296	10.569.296	-	- Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	841.000	841.000	-	- Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	1.552.000	1.552.000	-	- Reinsurers' share in life ass. claims reserve transf. to next year
Ágóðajöfnunarskuld f.f.á.	0	-	-	- Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	0	-	-	- Equalization reserve for bonuses transf. to next year
Hlutfallstölur				Ratios
Líftr.bætur ársins/bókfærð iðgjöld	28,4%	77,0%	-	- Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	22,7%	47,6%	8,2%	Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	17,5%	19,0%	16,6%	Net investment income/Premiums written
Líftr.bætur+hr. rekstr.kostn.-hr. fjárf.te./bókf. iðgjöld	33,6%	105,6%	-8,4%	Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af líftr.rekstri/bókfærð iðgjöld	5,9%	-3,3%	11,3%	Balance on the life ass. techn. acc./Premiums written

(18) Lífrýggingar samtals 1997 kr.	Samtals Total	Alþjóða lífr.fél. hf.	Lífr.fél. Íslands hf.	Sameinaða lífr.fél. hf.	(18) Life insurance total 1997 ISK
Bókfærð iðgjöld	537.323.075	116.568.472	159.566.412	261.188.191	Premiums written
Hluti endurtryggjenda í bókf. iðgj.	180.794.844	41.486.976	39.263.744	100.044.124	Premiums written, reinsurers' share
Eigin bókfærð iðgjöld	356.528.231	75.081.496	120.302.668	161.144.067	Premiums written for own account
Fjárfestingartekjur	137.567.177	29.469.123	56.145.184	51.952.870	Investment income
Önnl. tekjur v/lífr. m. fjárf.áhættu lífr.taka	0	-	-	-	Unrealized gains on investm., risk borne by policyholders
Aðrar tekjur að frádr.hl.end.	0	-	-	-	Other technical income, net of reinsurance
Bókfærðar lífrýggingabætur	207.886.014	60.473.237	45.556.555	101.856.222	Life assurance claims paid
Breyting á bótaskuld	40.510.245	439.000	19.970.941	20.100.304	Change in life assurance claims reserve
Lífrýggingabætur ársins	248.396.259	60.912.237	65.527.496	121.956.526	Life assurance claims incurred
Hluti endurtryggjenda í bókf. bóttum	105.613.421	26.240.866	16.813.632	62.558.923	Reinsurers' share in life assurance claims paid
Breyting á hluta endurtryggjenda í bótaskuld	11.401.500	1.575.500	3.462.000	6.364.000	Change in life assurance claims reserve, reinsurers' share
Hluti endurtryggjenda í bóttum ársins	117.014.921	27.816.366	20.275.632	68.922.923	Reinsurers' share in life assurance claims incurred
Eigin lífrýggingabætur	131.381.338	33.095.871	45.251.864	53.033.603	Life assurance claims for own account
Breyting á iðgjaldaskuld	18.672.274	-3.320.393	-1.283.085	23.275.752	Change in premium reserve
Breyting á hluta end. í iðgjaldaskuld	7.286.639	-1.238.899	4.839.538	3.686.000	Change in premium reserve, reinsurers' share
Breyt. á annarri lífr.skuld að frádr. hl. end.	0	-	-	-	Change in other technical provisions, net of reinsurance
Breyt. á eigin iðgj.skuld og annarri lífr.skuld	11.385.635	-2.081.494	-6.122.623	19.589.752	Change in prem. res. and other techn. res., net of reins.
Ágóðahlutdeild og afsláttur	32.409.262	-	11.999.941	20.409.321	Bonuses and rebates
Sölu- og fjárfestingarkostnaður	142.098.535	34.719.648	48.967.048	58.411.839	Acquisition costs
Breyting á yfirfærðum sölu- og fjárfestingarkostnaði	0	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	80.366.537	34.004.331	26.165.000	20.197.206	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	33.529.332	10.688.204	9.996.547	12.844.581	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	188.935.740	58.035.775	65.135.501	65.764.464	Net operating expenses
Skrifstofu- og stjórnumarkostnaður	12.576.449	293.387	3.735.500	8.547.562	Administrative expenses
Vaxtagjöld	2.996.037	232.931	549.596	2.213.510	Interest costs
Gjöld v/matsbreytinga á fjárfestingum	0	-	-	-	Costs from revaluation of investments
Tap af sölu fjárfestinga	0	-	-	-	Losses on realization of investments
Fjárfestingargjöld	15.572.486	526.318	4.285.096	10.761.072	Investment costs
Önnleyst tap af lífr. v/fjárf.áhættu lífr.taka	0	-	-	-	Unrealized losses on investm., risk borne by policyholders
Annar kostn. að frádr. hl. end.	0	-	-	-	Other technical charges, net of reinsurance
Yfirfærðar fjárfestingartekjur	52.573.434	10.531.794	21.892.000	20.149.640	Allocated investm. return transf. to the non-techn. account
Hagnaður eða tap af lífrýgginga/vátryggingarekstri	61.837.513	4.442.355	34.006.073	23.389.085	Balance on the technical account - life assurance business
Iðgjaldaskuld f.f.á.	573.383.911	157.132.472	291.744.805	124.506.634	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	592.056.185	153.812.079	290.461.720	147.782.386	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	36.286.048	1.282.000	12.178.048	22.826.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	43.572.687	43.101	17.017.586	26.512.000	Reinsurers' share in premium reserve transf. to next year
Bótaskuld f.f.á.	177.008.304	10.892.000	34.272.264	131.844.040	Life assurance claims reserve transf. from last year
Bótaskuld t.n.á.	217.518.549	11.331.000	54.243.205	151.944.344	Life assurance claims reserve transf. to next year
Hl. end. í bótaskuld f.f.á.	47.138.000	4.642.000	7.651.000	34.845.000	Reinsurers' share in life ass. claims reserve transf. fr. last year
Hl. end. í bótaskuld t.n.á.	58.539.500	6.217.500	11.113.000	41.209.000	Reinsurers' share in life ass. claims reserve transf. to next year
Ágóðajöfnunarskuld f.f.á.	264.401.995	20.833.000	65.969.659	177.599.336	Equalization reserve for bonuses transf. from last year
Ágóðajöfnunarskuld t.n.á.	278.678.677	20.833.000	77.960.464	179.885.213	Equalization reserve for bonuses transf. to next year
Hlutfallstölur					Ratios
Lífr. bætur ársins/bókfærð iðgjöld	46,2%	52,3%	41,1%	46,7%	Life assurance claims incurred/Premiums written
Hreinn rekstr.kostn./bókfærð iðgjöld	35,2%	49,8%	40,8%	25,2%	Net operating costs/Premiums written
Hreinar fjárf.tekjur/bókfærð iðgjöld	12,9%	15,8%	18,8%	8,1%	Net investment income/Premiums written
Lífr. bætur+hr. rekstr.kostn.-hr. fjárf.te./iðgjöld	68,5%	86,2%	63,1%	63,8%	Claims incurred+net operat. costs-inv. income /Premiums written
Hagnaður eða tap af lífr.rekstri/bókfærð iðgjöld	11,5%	3,8%	21,3%	9,0%	Balance on the life ass. techn. acc./Premiums written

Nokkrar váttryggingagreinar, öll félög samtals 1997 kr.	Brunatryggingar fasteigna (1010) samtals	Heimilis- og fjölskyldutryggingar (1030) samtals	Húseignenda- og fasteignatryggingar (1039) samtals	Váttryggingar fiskiskipa undir 100 rúml. (1112) samtals	Few classes of insurance, all companies total 1997 ISK.
Bókfærð iðgjöld	631.453.516	561.870.346	960.431.349	208.928.258	Premiums written
Breyting á iðgjaldaskuld	20.218.425	11.205.379	23.760.046	1.223.742	Change in premium reserve
iðgjöld ársins	611.235.091	550.664.967	936.671.303	207.704.516	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	425.474.613	153.484.441	304.139.057	143.728.997	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	7.431.248	3.778.316	5.758.795	791.570	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	418.043.365	149.706.125	298.380.262	142.937.427	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	193.191.726	400.958.842	638.291.041	64.767.089	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	17.636.988	37.248.715	40.908.326	3.307.752	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	453.487.087	420.252.766	594.426.145	93.700.308	Claims paid
Breyting á tjónaskuld	-58.414.392	93.301.570	73.729.379	-7.035.763	Change in claims reserve
Tjón ársins	395.072.695	513.554.336	668.155.524	86.664.545	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	299.150.864	109.046.661	158.760.218	62.273.868	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-46.481.329	29.691.561	31.523.194	-6.574.359	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	252.669.535	138.738.222	190.283.412	55.699.509	Claims incurred, reinsurers' share
Eigin tjón ársins	142.403.160	374.816.114	477.872.112	30.965.036	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	2.295.599	6.311.632	12.278.260	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	63.085.201	55.207.597	95.379.252	2.425.702	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	87.031.364	77.033.399	132.738.106	21.466.248	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	127.746.916	49.335.037	96.017.014	7.348.348	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	22.369.649	82.905.959	132.100.344	16.543.602	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	3.099.800	3.858.000	7.305.700	2.578.719	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	40.660.506	-29.684.148	49.642.951	17.987.484	Balance on the techn. acc. for non-life insurance business
iðgjaldaskuld f.f.á.	240.558.760	191.907.704	236.362.059	6.983.000	Premium reserve transf. from last year
iðgjaldaskuld t.n.á.	260.777.185	203.113.083	260.122.105	8.206.742	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	174.607.687	67.312.105	82.150.579	3.860.430	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	182.038.935	71.090.421	87.909.374	4.652.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	298.300.525	276.379.360	255.581.961	67.174.674	Claims reserve transf. from last year
Tjónaskuld t.n.á.	239.886.133	369.680.930	329.311.340	60.138.911	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	163.722.077	83.459.063	66.540.390	39.591.114	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	117.240.748	113.150.624	98.063.584	33.016.755	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	26.900.000	43.427.000	54.394.000	11.362.381	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	29.999.800	47.285.000	61.699.700	13.941.100	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	652.831	4.080.486	9.302.226	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	2.295.599	6.311.632	13.078.260	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	64,6%	93,3%	71,3%	41,7%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	3,7%	15,1%	14,1%	8,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	2,9%	6,8%	4,4%	1,6%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	65,4%	101,6%	81,1%	48,1%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	6,7%	-5,4%	5,3%	8,7%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	73,7%	93,5%	74,9%	47,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	121,0%	110,3%	74,9%	68,9%	Own technical reserve/Own premiums earned

Nokkrar váttryggingagreinar, öll félög samtals 1997 kr.	Váttryggingar fiskiskipa yfir 100 rúml. (1113) samtals	Ábyrgðartryggingar ökutækja (1410) samtals	Slysatryggingar ökumanns og eigenda (1440) samtals	Atvinnu-slysatryggingar (172) samtals	Few classes of insurance, all companies total 1997 ISK.
Bókfærð iðgjöld	1.157.473.211	2.660.559.935	845.803.496	319.736.498	Premiums written
Breyting á iðgjaldaskuld	2.664.777	-158.560.833	-29.299.468	8.948.943	Change in premium reserve
Iðgjöld ársins	1.154.808.434	2.819.120.768	875.102.964	310.787.555	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	534.810.128	54.843.415	11.411.612	127.716.493	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-4.787.502	-837.573	-2.326.513	507.874	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	539.597.630	55.680.988	13.738.125	127.208.619	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	615.210.804	2.763.439.780	861.364.839	183.578.936	Premiums earned for own account
Fjárfestingartekjur af váttr./skaðatr.rekstri	53.635.047	864.832.172	392.091.867	52.231.771	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	774.806.099	2.715.903.349	532.649.848	153.043.818	Claims paid
Breyting á tjónaskuld	-110.751.480	697.212.289	181.130.040	-17.311.456	Change in claims reserve
Tjón ársins	664.054.619	3.413.115.638	713.779.888	135.732.362	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	307.578.907	54.211.581	24.179.355	72.192.812	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-38.875.964	-1.682.908	-8.747.746	-5.973.444	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	268.702.943	52.528.673	15.441.609	66.219.368	Claims incurred, reinsurers' share
Eigin tjón ársins	395.351.676	3.360.586.965	698.338.279	69.512.994	Claims incurred for own account
Breyt. á annarri váttr.skuld að frádr. hl. end.	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	27.145.275	-	850.000	Bonuses and rebates, net of reinsurance
Söluakostnaður	50.832.987	277.437.280	87.673.118	27.052.917	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	95.488.041	357.136.006	112.301.377	41.644.377	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	35.983.762	-	-	1.682.879	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	110.337.266	634.573.286	199.974.495	67.014.415	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-6.879.568	119.214.100	5.865.700	8.250.970	Change in equalization reserve
Hagnaður eða tap af váttr./skaðatr.rekstri	170.036.477	-513.247.674	349.278.232	90.182.328	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	57.770.499	1.603.691.062	484.675.633	54.654.531	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	60.435.276	1.445.130.229	455.376.165	63.603.474	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	25.491.197	9.359.690	2.326.513	16.323.589	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	20.703.695	8.522.117	-	16.831.463	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	676.370.231	9.478.687.201	4.481.999.178	882.228.191	Claims reserve transf. from last year
Tjónaskuld t.n.á.	565.618.751	10.175.899.490	4.663.129.218	864.916.735	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	228.322.610	199.185.300	50.753.839	382.435.034	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	189.446.646	197.502.392	42.006.093	376.461.590	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	239.927.468	575.519.000	309.485.000	152.172.128	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	233.047.900	694.733.100	315.350.700	160.423.098	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	21.733.943	-	2.900.000	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	27.145.275	-	850.000	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afsláttu f.f.á.	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afsláttu t.n.á.	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	57,5%	121,1%	81,6%	43,7%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	9,6%	22,5%	22,9%	21,6%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	4,6%	30,7%	44,8%	16,8%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	62,4%	112,9%	59,6%	48,4%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af váttr.rekstri/iðgjöld ársins	14,7%	-18,2%	39,9%	29,0%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	64,3%	121,6%	81,1%	37,9%	Own claims incurred/Own premiums earned
Eigin váttr.skuld/eigin iðgjöld	105,5%	439,2%	626,0%	379,4%	Own technical reserve/Own premiums earned

(2) Innlendir endurtryggingar samtals 1997 kr.	Samtals Total	Alþjóða liftr.fél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	(2) Domestic reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	1.667.171.063	1.808.877	11.819.644	1.046.824.005	205.847.520	Premiums written
Breyting á iðgjaldaskuld	13.648.754	-	64.960	12.320.000	642.356	Change in premium reserve
Iðgjöld ársins	1.653.522.309	1.808.877	11.754.684	1.034.504.005	205.205.164	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	736.106.460	-	1.951.976	605.220.543	69.079.895	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-128.949	-	-	-910.000	204.358	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	736.235.409	-	1.951.976	606.130.543	68.875.537	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	917.286.900	1.808.877	9.802.708	428.373.462	136.329.627	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	154.930.864	656.679	201.995	84.565.000	7.013.593	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	996.328.398	1.383.909	4.858.810	601.060.622	111.119.798	Claims paid
Breyting á tjónaskuld	-4.562.005	-	-1.147.118	-7.918.000	-12.372.880	Change in claims reserve
Tjón ársins	991.766.393	1.383.909	3.711.692	593.142.622	98.746.918	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	366.143.386	-	-	337.912.568	22.179.960	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-48.340.934	-	-	-50.924.000	523.066	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	317.802.452	-	-	286.988.568	22.703.026	Claims incurred, reinsurers' share
Eigin tjón ársins	673.963.941	1.383.909	3.711.692	306.154.054	76.043.892	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	148.270.428	30.824	590.980	77.040.743	11.767.335	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	113.157.357	527.927	383.571	37.359.096	34.162.184	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	48.908.120	-	-	42.128.164	3.094.640	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	212.519.665	558.751	974.551	72.271.675	42.834.879	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	78.809.800	-	-	55.313.000	13.750.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	106.924.358	522.896	5.318.460	79.199.733	10.714.449	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	285.742.223	865.000	380.250	181.087.000	7.862.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	299.390.977	865.000	445.210	193.407.000	8.504.356	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	77.500.904	-	-	72.472.000	2.119.500	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	77.371.955	-	-	71.562.000	2.323.858	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	2.188.524.472	8.040.000	3.672.000	1.334.172.000	131.723.380	Claims reserve transf. from last year
Tjónaskuld t.n.á.	2.183.962.467	8.040.000	2.524.882	1.326.254.000	119.350.500	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	798.137.074	-	-	776.963.000	17.554.074	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	749.796.140	-	-	726.039.000	18.077.140	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	486.922.000	570.000	-	405.239.000	6.500.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	565.731.800	570.000	-	460.552.000	20.250.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	60,0%	76,5%	31,6%	57,3%	48,1%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	12,9%	30,9%	8,3%	7,0%	20,9%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	9,4%	36,3%	1,7%	8,2%	3,4%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	63,5%	71,1%	38,1%	56,1%	65,6%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	6,5%	28,9%	45,2%	7,7%	5,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	73,5%	76,5%	37,9%	71,5%	55,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	242,2%	523,8%	30,3%	276,1%	93,7%	Own technical reserve/Own premiums earned

(2) Innlendar endurtryggingar samtals 1997 kr.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	(2) Domestic reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	160.241.631	35.398.569	82.803.808	99.363.149	7.231.300	Premiums written
Breyting á iðgjaldaskuld	483.438	83.000	4.350.000	-4.200.000	-	- Change in premium reserve
Iðgjöld ársins	159.758.193	35.315.569	78.453.808	103.563.149	7.231.300	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	12.927.274	-	1.727.910	36.862.218	5.694.144	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	576.693	-	-	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	12.350.581	-	1.727.910	36.862.218	5.694.144	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	147.407.612	35.315.569	76.725.898	66.700.931	1.537.156	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	27.696.274	4.258.133	20.755.810	9.600.000	-	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	114.764.714	29.742.605	58.423.547	61.750.469	4.085.856	Claims paid
Breyting á tjónaskuld	13.813.594	-5.033.000	12.210.000	-2.500.000	-	- Change in claims reserve
Tjón ársins	128.578.308	24.709.605	70.633.547	59.250.469	4.085.856	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	-	477.845	5.573.013	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	-	560.000	1.500.000	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	-	1.037.845	7.073.013	-	Claims incurred, reinsurers' share
Eigin tjón ársins	128.578.308	24.709.605	69.595.702	52.177.456	4.085.856	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	23.482.946	3.587.182	6.292.935	25.268.964	-	- Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	17.770.665	3.966.373	1.542.036	15.800.000	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	48.793	-	-	4.011.877	-358.008	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	41.204.818	7.553.555	7.834.971	37.057.087	358.008	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-	3.927.000	5.400.000	-	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	5.320.760	3.383.542	14.651.035	-12.933.612	-2.906.708	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	32.657.973	3.415.000	24.106.000	34.700.000	-	- Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	33.141.411	3.498.000	28.456.000	30.500.000	-	- Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	1.409.404	-	-	1.500.000	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	1.986.097	-	-	1.500.000	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	331.053.716	94.889.000	179.190.000	100.000.000	-	- Claims reserve transf. from last year
Tjónaskuld t.n.á.	344.867.310	89.856.000	191.400.000	97.500.000	-	- Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	-	2.120.000	1.500.000	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	-	2.680.000	3.000.000	-	- Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	-	11.213.000	63.400.000	-	-	- Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	-	15.140.000	68.800.000	-	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	80,5%	70,0%	90,0%	57,2%	56,5%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	25,8%	21,4%	10,0%	35,8%	5,0%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	17,3%	12,1%	26,5%	9,3%	-	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	88,9%	79,3%	73,6%	83,7%	61,5%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	3,3%	9,6%	18,7%	-12,5%	-40,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	87,2%	70,0%	90,7%	78,2%	265,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	255,1%	307,2%	372,7%	185,2%	-	Own technical reserve/Own premiums earned

(2) Innlendar endurtryggingar samtals 1997 kr.	Vélb.áb.fél. Gróttá	Vörður Vátryggingafél.	(2) Domestic reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	11.537.721	4.294.839	Premiums written
Breyting á iðgjaldaskuld	-84.000	-11.000	Change in premium reserve
Iðgjöld ársins	11.621.721	4.305.839	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	1.887.500	755.000	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	1.887.500	755.000	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	9.734.221	3.550.839	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	57.054	126.326	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	Other technical income, net of reinsurance
Bókfærð tjón	7.101.212	2.036.856	Claims paid
Breyting á tjónaskuld	-1.208.526	-406.075	Change in claims reserve
Tjón ársins	5.892.686	1.630.781	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	-	Claims incurred, reinsurers' share
Eigin tjón ársins	5.892.686	1.630.781	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	-	208.519	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	971.849	673.656	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-17.346	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	989.195	882.175	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-	419.800	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	2.909.394	744.409	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	504.000	165.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	420.000	154.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	4.288.801	1.495.575	Claims reserve transf. from last year
Tjónaskuld t.n.á.	3.080.275	1.089.500	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	-	- Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	-	-	- Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	-	419.800	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur			Ratios
Tjón ársins/iðgjöld ársins	50,7%	37,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	8,5%	20,5%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	0,5%	2,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	58,7%	55,4%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	25,0%	17,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	60,5%	45,9%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	36,0%	46,8%	Own technical reserve/Own premiums earned

(20) Endurtryggingar eignatrygginga samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Vátrygg.fél. Íslands hf.	(20) Property reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	98.813.459	79.725.069	1.435.308	17.653.082	Premiums written
Breyting á iðgjaldaskuld	5.609.609	5.490.000	119.609	-	- Change in premium reserve
Iðgjöld ársins	93.203.850	74.235.069	1.315.699	17.653.082	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	20.497.059	5.685.102	979.051	13.832.906	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	108.647	-	108.647	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	20.388.412	5.685.102	870.404	13.832.906	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	72.815.438	68.549.967	445.295	3.820.176	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	4.788.531	4.647.000	1.531	140.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	54.948.778	46.396.923	1.596.159	6.955.696	Claims paid
Breyting á tjónaskuld	-2.265.504	-3.310.000	44.496	1.000.000	Change in claims reserve
Tjón ársins	52.683.274	43.086.923	1.640.655	7.955.696	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	5.366.349	-	-	5.366.349	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	1.500.000	-	-	1.500.000	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	6.866.349	-	-	6.866.349	Claims incurred, reinsurers' share
Eigin tjón ársins	45.816.925	43.086.923	1.640.655	1.089.347	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	Bonuses and rebates, net of reinsurance
Sölukostnaður	32.332.146	26.556.877	210.340	5.564.929	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	5.574.311	2.615.137	159.174	2.800.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	5.196.497	1.137.020	47.600	4.011.877	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	32.709.960	28.034.994	321.914	4.353.052	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	-1.557.000	-1.557.000	-	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	634.084	3.632.050	-1.515.743	-1.482.223	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	19.954.000	17.854.000	-	2.100.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	25.563.609	23.344.000	119.609	2.100.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	1.500.000	-	-	1.500.000	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	1.608.647	-	108.647	1.500.000	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	31.070.000	28.070.000	-	3.000.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	28.804.496	24.760.000	44.496	4.000.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	1.500.000	-	-	1.500.000	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	3.000.000	-	-	3.000.000	Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	15.684.000	15.684.000	-	-	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	14.127.000	14.127.000	-	-	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	56,5%	58,0%	124,7%	45,1%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	35,1%	37,8%	24,5%	24,7%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	5,1%	6,3%	0,1%	0,8%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	86,5%	89,5%	149,0%	68,9%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	0,7%	4,9%	-115,2%	-8,4%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	62,9%	62,9%	368,4%	28,5%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	87,7%	90,8%	12,5%	41,9%	Own technical reserve/Own premiums earned

(21) Endurtryggingar sjótryggingar samtals 1997 kr.	Samtals Total	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	Sjóvá-Álm. tryggingar hf.	Trygging hf.	(21) Marine reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	885.693.070	11.819.644	541.181.667	191.407.289	45.267.781	16.161.177	Premiums written
Breyting á iðgjaldaskuld	-10.014.706	64.960	-6.254.000	696.339	330.995	48.000	Change in premium reserve
Iðgjöld ársins	895.707.776	11.754.684	547.435.667	190.710.950	44.936.786	16.113.177	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	509.867.529	1.951.976	398.291.080	68.231.193	10.027.324	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-3.203.875	-	-3.418.000	204.358	9.767	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	513.071.404	1.951.976	401.709.080	68.026.835	10.017.557	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	382.636.372	9.802.708	145.726.587	122.684.115	34.919.229	16.113.177	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	22.731.901	201.995	13.000.000	3.409.474	1.340.250	329.972	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	499.431.402	4.858.810	300.534.710	98.872.213	27.895.956	12.577.226	Claims paid
Breyting á tjónaskuld	-44.240.205	-1.147.118	-24.449.000	-11.692.880	-3.400.606	404.000	Change in claims reserve
Tjón ársins	455.191.197	3.711.692	276.085.710	87.179.333	24.495.350	12.981.226	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	227.017.430	-	204.630.806	22.179.960	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-23.403.934	-	-23.927.000	523.066	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	203.613.496	-	180.703.806	22.703.026	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	251.577.701	3.711.692	95.381.904	64.476.307	24.495.350	12.981.226	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	71.537.008	590.980	39.992.569	11.699.144	6.633.862	1.637.724	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	60.925.541	383.571	14.196.457	31.765.703	5.020.160	1.810.843	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	39.974.963	-	37.255.677	3.094.640	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	92.487.586	974.551	16.933.349	40.370.207	11.654.022	3.448.567	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	- Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	89.084.800	-	72.864.000	13.750.000	-	851.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-27.781.814	5.318.460	-26.452.666	7.497.075	110.107	-837.644	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	68.024.515	380.250	37.316.000	6.725.000	4.324.265	1.531.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	58.009.809	445.210	31.062.000	7.421.339	4.655.260	1.579.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	21.302.999	-	18.158.000	2.119.500	1.025.499	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	18.099.124	-	14.740.000	2.323.858	1.035.266	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	298.142.391	3.672.000	165.142.000	67.201.380	15.603.635	5.669.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	253.902.186	2.524.882	140.693.000	55.508.500	12.203.029	6.073.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	125.358.074	-	107.804.000	17.554.074	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	101.954.140	-	83.877.000	18.077.140	-	-	- Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	77.770.000	-	61.970.000	6.500.000	-	1.800.000	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	166.854.800	-	134.834.000	20.250.000	-	2.651.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	50,8%	31,6%	50,4%	45,7%	54,5%	80,6%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	10,3%	8,3%	3,1%	21,2%	25,9%	21,4%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	2,5%	1,7%	2,4%	1,8%	3,0%	2,0%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	58,6%	38,1%	51,2%	65,1%	77,5%	99,9%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-3,1%	45,2%	-4,8%	3,9%	0,2%	-5,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	65,7%	37,9%	65,5%	52,6%	70,1%	80,6%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	93,7%	30,3%	142,7%	51,2%	45,3%	63,9%	Own technical reserve/Own premiums earned

(21) Endurtryggingar sjótryggingar samtals 1997 kr.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfríðinga	Vélb.áb.fél. Gróttá	Vörður Vátryggingafél.	(21) Marine reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	21.028.379	35.763.273	7.231.300	11.537.721	4.294.839	Premiums written
Breyting á iðgjaldaskuld	194.000	-5.000.000	-	-84.000	-11.000	Change in premium reserve
Iðgjöld ársins	20.834.379	40.763.273	7.231.300	11.621.721	4.305.839	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	-	23.029.312	5.694.144	1.887.500	755.000	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	-	-	-	-	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	-	23.029.312	5.694.144	1.887.500	755.000	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	20.834.379	17.733.961	1.537.156	9.734.221	3.550.839	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	1.626.830	2.640.000	-	57.054	126.326	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	15.161.034	26.307.529	4.085.856	7.101.212	2.036.856	Claims paid
Breyting á tjónaskuld	2.660.000	-5.000.000	-	-1.208.526	-406.075	Change in claims reserve
Tjón ársins	17.821.034	21.307.529	4.085.856	5.892.686	1.630.781	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	206.664	-	-	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	-	-	-	-	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	206.664	-	-	-	Claims incurred, reinsurers' share
Eigin tjón ársins	17.821.034	21.100.865	4.085.856	5.892.686	1.630.781	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	3.228.710	7.545.500	-	-	208.519	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	403.302	5.700.000	-	971.849	673.656	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	-	-358.008	-17.346	-	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	3.632.012	13.245.500	358.008	989.195	882.175	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	1.200.000	-	-	-	419.800	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-191.837	-13.972.404	-2.906.708	2.909.394	744.409	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	1.979.000	15.100.000	-	504.000	165.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	2.173.000	10.100.000	-	420.000	154.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-	-	-	-	-	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-	-	-	-	-	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	10.070.000	25.000.000	-	4.288.801	1.495.575	Claims reserve transf. from last year
Tjónaskuld t.n.á.	12.730.000	20.000.000	-	3.080.275	1.089.500	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	-	-	-	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	-	-	-	-	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	7.500.000	-	-	-	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	8.700.000	-	-	-	419.800	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	85,5%	52,3%	56,5%	50,7%	37,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	17,4%	32,5%	5,0%	8,5%	20,5%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	7,8%	6,5%	-	0,5%	2,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	95,2%	78,3%	61,5%	58,7%	55,4%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-0,9%	-34,3%	-40,2%	25,0%	17,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	85,5%	119,0%	265,8%	60,5%	45,9%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	113,3%	169,7%	-	36,0%	46,8%	Own technical reserve/Own premiums earned

(23) Endurtryggingar farmtrygginga samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	(23) Freight reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	0	-	-	-	- Premiums written
Breyting á iðgjaldaskuld	0	-	-	-	- Change in premium reserve
Iðgjöld ársins	0	-	-	-	- Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	0	-	-	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	0	-	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	0	-	-	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	0	-	-	-	- Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	250.888	249.000	1.466	422	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	0	-	-	-	- Claims paid
Breyting á tjónaskuld	-1.549.661	-1.500.000	-30.661	-19.000	- Change in claims reserve
Tjón ársins	-1.549.661	-1.500.000	-30.661	-19.000	- Claims incurred
Bókfærð tjón, hluti endurtryggjenda	0	-	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	0	-	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	0	-	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	-1.549.661	-1.500.000	-30.661	-19.000	- Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	528.524	528.524	-	-	- Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnunarkostnaður	0	-	-	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	26.765	26.765	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	501.759	501.759	-	-	- Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	- Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	-2.653.000	-2.650.000	-	-3.000	- Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	3.951.790	3.897.241	32.127	22.422	- Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	0	-	-	-	- Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	0	-	-	-	- Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	0	-	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	0	-	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	2.449.661	2.400.000	30.661	19.000	- Claims reserve transf. from last year
Tjónaskuld t.n.á.	900.000	900.000	-	-	- Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	0	-	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	0	-	-	-	- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	2.998.000	2.995.000	-	3.000	- Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	345.000	345.000	-	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur					Ratios
Tjón ársins/iðgjöld ársins	-	-	-	-	- Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	-	-	-	-	- Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	-	-	-	-	- Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	-	-	-	-	- Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-	-	-	-	- Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	-	-	-	-	- Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	-	-	-	-	- Own technical reserve/Own premiums earned

(24) Endurtryggingar ökutækjatrýgginga samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	(24) Motor vehicle reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	22.818.734	18.518.220	4.300.514	Premiums written
Breyting á iðgjaldaskuld	-1.748.081	-584.000	-1.164.081	Change in premium reserve
Iðgjöld ársins	24.566.815	19.102.220	5.464.595	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	10.813.615	10.813.615	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	0	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	10.813.615	10.813.615	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	13.753.200	8.288.605	5.464.595	Premiums earned for own account
Fjárfestingartekjur af váttr./skaðatr.rekstri	4.639.659	3.857.000	782.659	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	27.106.363	20.292.102	6.814.261	Claims paid
Breyting á tjónaskuld	10.865.702	-11.900.000	22.765.702	Change in claims reserve
Tjón ársins	37.972.065	8.392.102	29.579.963	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	1.684.548	1.684.548	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	2.600.000	2.600.000	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	4.284.548	4.284.548	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	33.687.517	4.107.554	29.579.963	Claims incurred for own account
Breyt. á annarri váttr.skuld að frádr. hl. end.	0	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	630.228	-	630.228	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	1.597.696	1.120.773	476.923	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	2.227.924	1.120.773	1.107.151	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	- Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	-12.003.000	-12.003.000	-	- Change in equalization reserve
Hagnaður eða tap af váttr./skaðatr.rekstri	-5.519.582	18.920.278	-24.439.860	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	3.103.671	1.187.000	1.916.671	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	1.355.590	603.000	752.590	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	0	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	0	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	60.456.200	59.900.000	556.200	Claims reserve transf. from last year
Tjónaskuld t.n.á.	71.321.902	48.000.000	23.321.902	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	15.000.000	15.000.000	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	17.600.000	17.600.000	-	- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	18.850.000	18.850.000	-	- Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	6.847.000	6.847.000	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur				Ratios
Tjón ársins/iðgjöld ársins	154,6%	43,9%	541,3%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	9,1%	5,9%	20,3%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	18,9%	20,2%	14,3%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	144,7%	29,6%	547,2%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af váttr.rekstri/iðgjöld ársins	-22,5%	99,0%	-447,2%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	244,9%	49,6%	541,3%	Own claims incurred/Own premiums earned
Eigin váttr.skuld/eigin iðgjöld	450,3%	456,7%	440,6%	Own technical reserve/Own premiums earned

(26) Endurtryggingar ábyrgðartrygginga samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	(26) Liability reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	220.735.861	161.147.944	8.188.806	25.122.548	7.547.287	Premiums written
Breyting á iðgjaldaskuld	8.548.192	7.953.000	24.560	509.632	95.000	Change in premium reserve
Iðgjöld ársins	212.187.669	153.194.944	8.164.246	24.612.916	7.452.287	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	79.216.471	76.911.650	389.597	973.985	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	1.626.450	1.543.000	-	83.450	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	77.590.021	75.368.650	389.597	890.535	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	134.597.648	77.826.294	7.774.649	23.722.381	7.452.287	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	54.377.816	26.750.000	2.357.365	13.195.995	1.887.830	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	158.600.402	104.174.759	7.748.694	23.565.686	8.907.847	Claims paid
Breyting á tjónaskuld	80.706.714	55.938.000	-1.518.000	21.300.714	1.096.000	Change in claims reserve
Tjón ársins	239.307.116	160.112.759	6.230.694	44.866.400	10.003.847	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	66.958.364	66.958.364	-	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	5.650.000	5.650.000	-	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	72.608.364	72.608.364	-	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	166.698.752	87.504.395	6.230.694	44.866.400	10.003.847	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	7.084.628	2.277.388	38.670	3.681.637	764.819	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	12.818.413	7.471.819	1.359.003	2.786.070	845.666	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-76.836	-76.836	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	19.979.877	9.826.043	1.397.673	6.467.707	1.610.485	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	- Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	71.636.000	67.720.000	-	-	2.216.000	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-69.339.165	-60.474.144	2.503.647	-14.415.731	-4.490.215	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	67.950.612	50.809.000	589.600	8.313.012	660.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	76.498.804	58.762.000	614.160	8.822.644	755.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	23.360.213	23.096.000	-	264.213	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	24.986.663	24.639.000	-	347.663	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	827.234.312	490.860.000	42.863.000	159.011.312	41.230.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	907.941.026	546.798.000	41.345.000	180.312.026	42.326.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	327.350.000	327.350.000	-	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	333.000.000	333.000.000	-	-	-	- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	139.688.000	103.009.000	-	-	5.179.000	Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	211.324.000	170.729.000	-	-	7.395.000	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	112,8%	104,5%	76,3%	182,3%	134,2%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	9,4%	6,4%	17,1%	26,3%	21,6%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	25,6%	17,5%	28,9%	53,6%	25,3%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	96,6%	93,5%	64,6%	155,0%	130,5%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-32,7%	-39,5%	30,7%	-58,6%	-60,3%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	123,8%	112,4%	80,1%	189,1%	134,2%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	622,4%	537,9%	539,7%	795,8%	677,3%	Own technical reserve/Own premiums earned

(26) Endurtryggingar ábyrgðartrygginga samtals 1997 kr.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	(26) Liability reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	18.729.276		- Premiums written
Breyting á iðgjaldaskuld	-34.000		- Change in premium reserve
Iðgjöld ársins	18.763.276		- Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	941.239		- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-		- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	941.239		- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	17.822.037		- Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	10.056.626	130.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	13.438.249	765.167	Claims paid
Breyting á tjónaskuld	4.390.000	-500.000	Change in claims reserve
Tjón ársins	17.828.249	265.167	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	17.828.249	265.167	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	322.114		- Acquisition costs
Breyting á yfirfærðum söluakostnaði	-		- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	355.855		- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-		- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	677.969		- Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	- Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	1.700.000		- Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	7.672.445	-135.167	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	7.579.000		- Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	7.545.000		- Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-		- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-		- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	91.270.000	2.000.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	95.660.000	1.500.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-		- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-		- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	31.500.000		- Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	33.200.000		- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-		- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-		- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-		- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-		- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur			Ratios
Tjón ársins/iðgjöld ársins	95,0%		- Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	3,6%		- Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	53,6%		- Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	45,0%		- Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	40,9%		- Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	100,0%		- Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	765,4%		- Own technical reserve/Own premiums earned

(27) Endurtryggingar slysa- og sjúkratrygginga samtals 1997 kr.	Samtals Total	Alþjóða liftr.fél. hf.	Íslensk endurtr. hf.	Samáb. ísl. á fiskisk.	Sjóvá-Alm. tryggingar hf.	(27) Accident and sickness reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	324.977.678	1.808.877	237.509.146	6.251.425	31.359.417	Premiums written
Breyting á iðgjaldaskuld	3.452.319	-	4.170.000	-78.543	20.862	Change in premium reserve
Iðgjöld ársins	321.525.359	1.808.877	233.339.146	6.329.968	31.338.555	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	114.745.998	-	112.929.382	459.105	570.840	Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	1.251.130	-	965.000	-	286.130	Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	113.494.868	-	111.964.382	459.105	284.710	Reinsurers' share in premiums earned
Eigin iðgjöld ársins	208.030.491	1.808.877	121.374.764	5.870.863	31.053.845	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	62.423.689	656.679	34.487.000	1.246.754	11.145.505	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	183.388.890	1.383.909	123.805.554	4.498.891	21.642.218	Claims paid
Breyting á tjónaskuld	-49.796.096	-	-22.357.000	838.000	-26.233.096	Change in claims reserve
Tjón ársins	133.592.794	1.383.909	101.448.554	5.336.891	-4.590.878	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	65.116.695	-	64.638.850	-	-	Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-34.687.000	-	-35.247.000	-	-	Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	30.429.695	-	29.391.850	-	-	Claims incurred, reinsurers' share
Eigin tjón ársins	103.163.099	1.383.909	72.056.704	5.336.891	-4.590.878	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	Bonuses and rebates, net of reinsurance
Söluakostnaður	14.120.561	30.824	6.812.191	29.521	4.595.631	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	20.839.367	527.927	11.530.509	1.037.478	3.477.734	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	3.786.731	-	3.785.538	-	1.193	Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	31.173.197	558.751	14.557.162	1.066.999	8.072.172	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	-57.799.000	-	-59.862.000	-	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	193.916.884	522.896	129.109.898	713.727	38.718.056	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	90.882.535	865.000	67.280.000	547.400	9.538.135	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	94.334.854	865.000	71.450.000	468.857	9.558.997	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	31.337.692	-	31.218.000	-	119.692	Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	32.588.822	-	32.183.000	-	405.822	Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	945.259.593	8.040.000	578.660.000	21.659.000	148.099.593	Claims reserve transf. from last year
Tjónaskuld t.n.á.	895.463.497	8.040.000	556.303.000	22.497.000	121.866.497	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	328.929.000	-	326.809.000	-	-	Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	294.242.000	-	291.562.000	-	-	Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	216.533.000	570.000	193.532.000	-	-	Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	158.734.000	570.000	133.670.000	-	-	Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	41,5%	76,5%	43,5%	84,3%	-14,6%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	9,7%	30,9%	6,2%	16,9%	25,8%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	19,4%	36,3%	14,8%	19,7%	35,6%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	31,8%	71,1%	34,9%	81,5%	-24,5%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	60,3%	28,9%	55,3%	11,3%	123,5%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	49,6%	76,5%	59,4%	90,9%	-14,8%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	395,0%	523,8%	360,6%	391,2%	421,9%	Own technical reserve/Own premiums earned

(27) Endurtryggingar slysa- og sjúkratrygginga samtals 1997 kr.	Trygging hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	(27) Accident and sickness reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	11.690.105	19.391.555	16.967.153	Premiums written
Breyting á iðgjaldaskuld	-60.000	900.000	-1.500.000	Change in premium reserve
Iðgjöld ársins	11.750.105	18.491.555	18.467.153	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	-	786.671	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	-	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	-	786.671	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	11.750.105	17.704.884	18.467.153	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	2.039.909	7.467.842	5.380.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	8.257.532	13.272.178	10.528.608	Claims paid
Breyting á tjónaskuld	-6.514.000	4.470.000	-	- Change in claims reserve
Tjón ársins	1.743.532	17.742.178	10.528.608	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	-	477.845	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	-	560.000	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	-	1.037.845	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	1.743.532	16.704.333	10.528.608	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	1.184.639	279.256	1.188.499	Acquisition costs
Breyting á yfirfærðum söluakostnaði	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	1.309.864	355.855	2.600.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	2.494.503	635.111	3.788.499	Net operating expenses
Annar kostn. að frádr. hl. end.	-	-	-	- Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	863.000	1.200.000	-	- Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	8.688.979	6.633.282	9.530.046	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	1.224.000	5.128.000	6.300.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	1.164.000	6.028.000	4.800.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	47.971.000	74.830.000	66.000.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	41.457.000	79.300.000	66.000.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	-	2.120.000	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	-	2.680.000	-	- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	4.231.000	18.200.000	-	- Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	5.094.000	19.400.000	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur				Ratios
Tjón ársins/iðgjöld ársins	14,8%	95,9%	57,0%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	21,2%	3,4%	20,5%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	17,4%	40,4%	29,1%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	18,7%	59,0%	48,4%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	73,9%	35,9%	51,6%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	14,8%	94,3%	57,0%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	406,1%	576,4%	383,4%	Own technical reserve/Own premiums earned

(28) Endurtryggingar líftrygginga samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	(28) Life reinsurance accepted total 1997 ISK
Bókfærð iðgjöld	114.132.261	8.741.959	52.756.063	23.654.598	28.979.641	Premiums written
Breyting á iðgjaldaskuld	7.801.421	1.545.000	666.421	3.290.000	2.300.000	Change in premium reserve
Iðgjöld ársins	106.330.840	7.196.959	52.089.642	20.364.598	26.679.641	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	965.788	589.714	376.074	-	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	88.699	-	88.699	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	877.089	589.714	287.375	-	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	105.453.751	6.607.245	51.802.267	20.364.598	26.679.641	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	5.718.380	1.575.000	1.228.868	1.604.512	1.310.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	Other technical income, net of reinsurance
Bókfærð tjón	72.852.563	5.856.574	33.250.434	16.552.086	17.193.469	Claims paid
Breyting á tjónaskuld	1.717.045	-340.000	-632.955	690.000	2.000.000	Change in claims reserve
Tjón ársins	74.569.608	5.516.574	32.617.479	17.242.086	19.193.469	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	0	-	-	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	0	-	-	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	0	-	-	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	74.569.608	5.516.574	32.617.479	17.242.086	19.193.469	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	Bonuses and rebates, net of reinsurance
Sölu- og yfirfærðum sölukostnaði	22.037.333	873.194	7.731.248	2.462.855	10.970.036	Acquisition costs
Breyting á yfirfærðum sölukostnaði	0	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	11.402.029	424.401	5.850.604	427.024	4.700.000	Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	33.439.362	1.297.595	13.581.852	2.889.879	15.670.036	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	Other technical costs, net of reinsurance
Breyting á útfjöfnunarskuld	-7.899.000	-9.199.000	-	1.300.000	-	Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	11.062.161	10.567.076	6.831.804	537.145	-6.873.864	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	35.826.890	6.641.000	8.565.890	9.420.000	11.200.000	Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	43.628.311	8.186.000	9.232.311	12.710.000	13.500.000	Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	0	-	-	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	88.699	-	88.699	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	23.912.315	9.140.000	7.752.315	3.020.000	4.000.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	25.629.360	8.800.000	7.119.360	3.710.000	6.000.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	0	-	-	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	0	-	-	-	-	- Reinsurers' share in claims reserve transf. to next year
Útfjöfnunarskuld f.f.á.	15.399.000	9.199.000	-	6.200.000	-	- Equalization reserve transf. from last year
Útfjöfnunarskuld t.n.á.	7.500.000	-	-	7.500.000	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur						Ratios
Tjón ársins/iðgjöld ársins	70,1%	76,7%	62,6%	84,7%	71,9%	Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	31,4%	18,0%	26,1%	14,2%	58,7%	Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	5,4%	21,9%	2,4%	7,9%	4,9%	Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	96,2%	72,8%	86,3%	91,0%	125,8%	Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	10,4%	146,8%	13,1%	2,6%	-25,8%	Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	70,7%	83,5%	63,0%	84,7%	71,9%	Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	72,7%	257,1%	31,4%	117,5%	73,1%	Own technical reserve/Own premiums earned

(3) Erlendar endurtryggingar samtals 1997 kr.	Samtals Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	(3) Reinsurance of foreign cession accepted total 1997 ISK
Bókfærð iðgjöld	959.049	162.315	100.741	1.801	602.951	91.241	Premiums written
Breyting á iðgjaldaskuld	0	-	-	-	-	-	- Change in premium reserve
Iðgjöld ársins	959.049	162.315	100.741	1.801	602.951	91.241	Premiums earned
Bókfærð iðgjöld, hluti endurtryggjenda	19.384	-	19.384	-	-	-	- Premiums written, reinsurers' share
Breyting á iðgjaldaskuld, hluti endurtryggjenda	81.167	-	81.167	-	-	-	- Change in premium reserve, reinsurers' share
Endurtryggingariðgjöld	-61.783	-	-61.783	-	-	-	- Reinsurers' share in premiums earned
Eigin iðgjöld ársins	1.020.832	162.315	162.524	1.801	602.951	91.241	Premiums earned for own account
Fjárfestingartekjur af vátr./skaðatr.rekstri	39.053.257	3.592.000	25.201.939	44.857	3.444.461	6.770.000	Investment return on non-life insurance business
Aðrar tekjur að frádr. hl. end.	0	-	-	-	-	-	- Other technical income, net of reinsurance
Bókfærð tjón	34.887.398	1.974.876	15.709.783	220.648	2.192.305	14.789.786	Claims paid
Breyting á tjónaskuld	56.714.114	6.558.000	25.990.114	7.000	4.659.000	19.500.000	Change in claims reserve
Tjón ársins	91.601.512	8.532.876	41.699.897	227.648	6.851.305	34.289.786	Claims incurred
Bókfærð tjón, hluti endurtryggjenda	30.190	-	30.190	-	-	-	- Claims paid, reinsurers' share
Breyting á tjónaskuld, hluti endurtryggjenda	0	-	-	-	-	-	- Change in claims reserve, reinsurers' share
Hluti endurtryggjenda í tjónum ársins	30.190	-	30.190	-	-	-	- Claims incurred, reinsurers' share
Eigin tjón ársins	91.571.322	8.532.876	41.669.707	227.648	6.851.305	34.289.786	Claims incurred for own account
Breyt. á annarri vátr.skuld að frádr. hl. end.	0	-	-	-	-	-	- Change in other technical reserve, net of reinsurance
Ágóðahlutd. og afsl. að frádr. hl. end.	0	-	-	-	-	-	- Bonuses and rebates, net of reinsurance
Söluakostnaður	-17.757	-27.161	11.354	182	566	-2.698	Acquisition costs
Breyting á yfirfærðum söluakostnaði	0	-	-	-	-	-	- Change in deferred acquisition costs
Skrifstofu- og stjórnumarkostnaður	507.357	377.365	11.172	202	118.618	-	- Administrative expenses
Umboðslaun og ágóðahluti frá endurtr.	0	-	-	-	-	-	- Commission and profit share from reinsurers
Hreinn rekstrarkostnaður	489.600	350.204	22.526	384	119.184	-2.698	Net operating expenses
Annar kostn. að frádr. hl. end.	0	-	-	-	-	-	- Other technical costs, net of reinsurance
Breyting á útjöfnunarskuld	9.865.000	5.265.000	-	-	4.600.000	-	- Change in equalization reserve
Hagnaður eða tap af vátr./skaðatr.rekstri	-61.851.833	-10.393.765	-16.327.770	-181.374	-7.523.077	-27.425.847	Balance on the techn. acc. for non-life insurance business
Iðgjaldaskuld f.f.á.	0	-	-	-	-	-	- Premium reserve transf. from last year
Iðgjaldaskuld t.n.á.	0	-	-	-	-	-	- Premium reserve transf. to next year
Hl. end. í iðgjaldaskuld f.f.á.	-481.167	-	-481.167	-	-	-	- Reinsurers' share in premium reserve transf. from last year
Hl. end. í iðgjaldaskuld t.n.á.	-400.000	-	-400.000	-	-	-	- Reinsurers' share in premium reserve transf. to next year
Tjónaskuld f.f.á.	467.527.139	36.690.000	328.278.139	1.006.000	21.553.000	80.000.000	Claims reserve transf. from last year
Tjónaskuld t.n.á.	524.241.253	43.248.000	354.268.253	1.013.000	26.212.000	99.500.000	Claims reserve transf. to next year
Hl. end. í tjónaskuld f.f.á.	4.000.000	-	4.000.000	-	-	-	- Reinsurers' share in claims reserve transf. from last year
Hl. end. í tjónaskuld t.n.á.	4.000.000	-	4.000.000	-	-	-	- Reinsurers' share in claims reserve transf. to next year
Útjöfnunarskuld f.f.á.	24.765.000	5.265.000	-	-	19.500.000	-	- Equalization reserve transf. from last year
Útjöfnunarskuld t.n.á.	34.630.000	10.530.000	-	-	24.100.000	-	- Equalization reserve transf. to next year
Ágóðaskuld og afsláttur f.f.á.	0	-	-	-	-	-	- Reserve for bonuses and rebates transf. from last year
Ágóðaskuld og afsláttur t.n.á.	0	-	-	-	-	-	- Reserve for bonuses and rebates transf. to next year
Hl. end. í ágóðaskuld og afslætti f.f.á.	0	-	-	-	-	-	- Res. for bonuses and rebates transf. fr. l. y., reinsurers' share
Hl. end. í ágóðaskuld og afslætti t.n.á.	0	-	-	-	-	-	- Res. for bonuses and rebates transf. to n. y., reinsurers' share
Hlutfallstölur							Ratios
Tjón ársins/iðgjöld ársins	-	-	-	-	-	-	- Claims incurred/Earned premiums
Hreinn rekstr.kostn./iðgjöld ársins	51,1%	215,8%	22,4%	21,3%	19,8%	-3,0%	- Net operating costs/Earned premiums
Fjárfestingartekjur/iðgjöld ársins	-	-	-	-	571,3%	-	- Investment income/Earned premiums
Tjón+hr. kostn.-fjárf.tekjur/iðgjöld ársins	-	-	-	-	584,8%	-	- Claims incurred+net operat. costs-inv. income /Earned premiums
Hagnaður eða tap af vátr.rekstri/iðgjöld ársins	-	-	-	-	-	-	- Balance on the non-life techn. acc./Earned premiums
Eigin tjón/eigin iðgjöld	-	-	-	-	-	-	- Own claims incurred/Own premiums earned
Eigin vátr.skuld/eigin iðgjöld	-	-	-	-	-	-	- Own technical reserve/Own premiums earned