

# ***Insurance Classes 2000***

<b>(0) All classes aggregated 2000, IKR</b>	<b>Total</b>	Alþjóða lífr.fél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Lífr.fél. Íslands hf.	Samáb. Ísl. á fiskisk.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.
<b>Non-life insurance business:</b>										
Premiums written	19.123.878.056	39.310.105	30.204.569	719.904.791	-	187.795.957	27.688.946	6.519.531.409	-	4.668.548.485
Change in premium reserve	-1.243.403.648	-668.138	320.000	-1.015.000	-	1.847.588	-558.000	-481.018.326	-	-184.418.000
<b>Premiums earned</b>	<b>17.880.474.408</b>	<b>38.641.967</b>	<b>30.524.569</b>	<b>718.889.791</b>	<b>-</b>	<b>189.643.545</b>	<b>27.130.946</b>	<b>6.038.513.084</b>	<b>-</b>	<b>4.484.130.485</b>
Premiums written, reinsurers' share	-3.651.187.284	-17.316.626	-21.018.555	-267.059.982	-	-73.676.539	-12.515.277	-1.199.377.730	-	-946.833.691
Change in premium reserve, reinsurers' share	-38.437.255	478.888	-162.000	-8.743.000	-	-535.271	606.000	7.270.808	-	-39.491.000
<b>Reinsurers' share in premiums earned</b>	<b>-3.689.624.539</b>	<b>-16.837.738</b>	<b>-21.180.555</b>	<b>-275.802.982</b>	<b>-</b>	<b>-74.211.810</b>	<b>-11.909.277</b>	<b>-1.192.106.922</b>	<b>-</b>	<b>-986.324.691</b>
<b>Premiums earned for own account</b>	<b>14.190.849.869</b>	<b>21.804.229</b>	<b>9.344.014</b>	<b>443.086.809</b>	<b>-</b>	<b>115.431.735</b>	<b>15.221.669</b>	<b>4.846.406.162</b>	<b>-</b>	<b>3.497.805.794</b>
<b>Investment return on non-life insurance business</b>	<b>3.615.172.063</b>	<b>1.404.855</b>	<b>142.853</b>	<b>134.264.539</b>	<b>-</b>	<b>9.436.280</b>	<b>5.884.766</b>	<b>1.141.117.635</b>	<b>4.536.000</b>	<b>830.298.269</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-16.509.287.709	-17.634.522	-21.230.511	-662.784.554	-	-163.315.309	-13.816.326	-4.903.991.823	-2.270	-3.907.972.734
Change in claims reserve	-4.752.445.776	9.020.514	-1.902.755	123.526.000	-	16.949.871	2.009.000	-1.265.287.051	-	-1.920.859.000
<b>Claims incurred</b>	<b>-21.261.733.485</b>	<b>-8.614.008</b>	<b>-23.133.266</b>	<b>-539.258.554</b>	<b>-</b>	<b>-146.365.438</b>	<b>-11.807.326</b>	<b>-6.169.278.874</b>	<b>-2.270</b>	<b>-5.828.831.734</b>
Claims paid, reinsurers' share	2.734.224.909	10.257.808	14.801.683	286.141.299	-	73.530.328	10.627.313	802.967.336	-	922.762.863
Change in claims reserve, reinsurers' share	1.337.303.328	-6.031.302	786.916	-122.816.000	-	-6.180.678	607.000	107.078.236	-	1.220.486.000
Claims incurred, reinsurers' share	<b>4.071.528.236</b>	<b>4.226.506</b>	<b>15.588.599</b>	<b>163.325.299</b>	<b>-</b>	<b>67.349.650</b>	<b>11.234.313</b>	<b>910.045.572</b>	<b>-</b>	<b>2.143.248.863</b>
<b>Claims incurred for own account</b>	<b>-17.190.205.248</b>	<b>-4.387.502</b>	<b>-7.544.667</b>	<b>-375.933.255</b>	<b>-</b>	<b>-79.015.788</b>	<b>-573.013</b>	<b>-5.259.233.302</b>	<b>-2.270</b>	<b>-3.685.582.871</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-127.584.845</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-126.815.511</b>	<b>-</b>	<b>-</b>
<b>Acquisition costs</b>	<b>-1.715.411.850</b>	<b>-4.486.626</b>	<b>-430.314</b>	<b>-54.052.240</b>	<b>-</b>	<b>-9.069.689</b>	<b>-3.954.914</b>	<b>-815.528.802</b>	<b>-</b>	<b>-321.749.132</b>
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-	-
Administrative expenses	-2.176.279.843	-7.847.366	-5.159.859	-29.515.603	-	-49.372.417	-2.249.533	-657.202.246	-646.310	-499.358.632
<b>Commission and profit share from reinsurers</b>	<b>592.052.146</b>	<b>-</b>	<b>1.437.297</b>	<b>11.167.171</b>	<b>-</b>	<b>2.999.638</b>	<b>-</b>	<b>290.920.807</b>	<b>-</b>	<b>119.809.672</b>
Net operating expenses	<b>-3.299.639.547</b>	<b>-12.333.992</b>	<b>-4.152.876</b>	<b>-72.400.672</b>	<b>-</b>	<b>-55.442.468</b>	<b>-6.204.447</b>	<b>-1.181.810.241</b>	<b>-646.310</b>	<b>-701.298.092</b>
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>622.825.000</b>	<b>-</b>	<b>-300.000</b>	<b>157.000.000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>120.000.000</b>	<b>-</b>	<b>200.000.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-2.188.582.708</b>	<b>6.487.590</b>	<b>-2.510.676</b>	<b>286.017.421</b>	<b>-</b>	<b>-9.590.241</b>	<b>14.328.975</b>	<b>-460.335.258</b>	<b>3.887.420</b>	<b>141.223.100</b>
<b>Life assurance business:</b>										
Premiums written	1.413.521.549	333.407.776	-	-	425.490.595	-	654.623.178	-	-	-
Premiums written, reinsurers' share	-251.885.517	-55.529.356	-	-	-47.118.073	-	-149.238.088	-	-	-
<b>Premiums written for own account</b>	<b>1.161.636.032</b>	<b>277.878.420</b>	<b>-</b>	<b>-</b>	<b>378.372.522</b>	<b>-</b>	<b>505.385.090</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investment income</b>	<b>259.926.552</b>	<b>5.008.962</b>	<b>-</b>	<b>-</b>	<b>92.716.831</b>	<b>-</b>	<b>162.200.759</b>	<b>-</b>	<b>-</b>	<b>-</b>
Unrealized gains on investm., risk borne by policyholders	-	-	-	-	-	-	-	-	-	-
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Life assurance claims paid	-282.332.016	-101.229.786	-	-	-87.513.659	-	-93.588.571	-	-	-
Change in life assurance claims reserve	-27.914.519	3.364.253	-	-	-3.574.772	-	-27.704.000	-	-	-
<b>Life assurance claims incurred</b>	<b>-310.246.535</b>	<b>-97.865.533</b>	<b>-</b>	<b>-</b>	<b>-91.088.431</b>	<b>-</b>	<b>-121.292.571</b>	<b>-</b>	<b>-</b>	<b>-</b>
Reinsurers' share in life assurance claims paid	115.233.924	35.180.468	-	-	20.780.543	-	59.272.913	-	-	-
Change in life assurance claims reserve, reinsurers' share	8.127.656	-1.709.050	-	-	-3.492.294	-	13.329.000	-	-	-
Reinsurers' share in life assurance claims incurred	<b>123.361.580</b>	<b>33.471.418</b>	<b>-</b>	<b>-</b>	<b>17.288.249</b>	<b>-</b>	<b>72.601.913</b>	<b>-</b>	<b>-</b>	<b>-</b>
Life assurance claims for own account	<b>-186.884.955</b>	<b>-64.394.115</b>	<b>-</b>	<b>-</b>	<b>-73.800.182</b>	<b>-</b>	<b>-48.690.658</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in premium reserve</b>	<b>-32.953.633</b>	<b>21.447.031</b>	<b>-</b>	<b>-</b>	<b>-24.234.396</b>	<b>-</b>	<b>-30.166.268</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in premium reserve, reinsurers' share</b>	<b>8.312.225</b>	<b>-28.919</b>	<b>-</b>	<b>-</b>	<b>4.330.784</b>	<b>-</b>	<b>4.010.360</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in other technical provisions, net of reinsurance</b>	<b>-432.001.058</b>	<b>-80.412.209</b>	<b>-</b>	<b>-</b>	<b>-148.893.861</b>	<b>-</b>	<b>-202.694.988</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in prem. res. and other techn. res., net of reins.</b>	<b>-456.642.466</b>	<b>-58.994.097</b>	<b>-</b>	<b>-</b>	<b>-168.797.473</b>	<b>-</b>	<b>-228.850.896</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates</b>	<b>36.733.967</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36.733.967</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>(0) All classes aggregated 2000, IKR</b>	<b>Total</b>	Alþjóða lífr.fél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Lífr.fél. Íslands hf.	Samáb. Ísl. á fiskisk.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.
<b>Acquisition costs</b>	-392.406.569	-110.223.227	-	-	-91.223.976	-	-190.959.366	-	-	-
Change in deferred acquisition costs	-38.986.356	-38.986.356	-	-	-	-	-	-	-	-
Administrative expenses	-229.355.538	-81.462.630	-	-	-39.276.275	-	-108.616.633	-	-	-
Commission and profit share from reinsurers	45.905.106	9.655.658	-	-	9.555.338	-	26.694.110	-	-	-
Net operating expenses	<b>-536.870.645</b>	<b>-143.043.843</b>	-	-	<b>-120.944.913</b>	-	<b>-272.881.889</b>	-	-	-
Administrative expenses	-12.929.463	-579.652	-	-	-6.545.000	-	-5.804.811	-	-	-
Interest costs	-19.235.217	-288.338	-	-	-3.259.291	-	-15.687.588	-	-	-
Costs from revaluation of investments	-	-	-	-	-	-	-	-	-	-
Losses on realization of investments	-	-	-	-	-	-	-	-	-	-
Investment costs	<b>-32.164.680</b>	<b>-867.990</b>	-	-	<b>-9.804.291</b>	-	<b>-21.492.399</b>	-	-	-
Unrealized losses on investm., risk borne by policyholders	<b>-12.944.399</b>	<b>-6.738.986</b>	-	-	<b>-4.987.500</b>	-	<b>-1.217.913</b>	-	-	-
Other technical charges, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Allocated investm. return transf. to the non-techn. account	<b>-84.526.713</b>	<b>1.506.048</b>	-	-	<b>-32.808.000</b>	-	<b>-53.224.761</b>	-	-	-
Balance on the technical account - life assurance business	<b>74.794.760</b>	<b>10.354.399</b>	-	-	<b>59.946.994</b>	-	<b>4.493.366</b>	-	-	-
Premium reserve transf. from last year	6.966.296.707	130.391.266	1.315.000	142.383.000	332.743.578	7.526.588	256.190.799	2.487.065.586	-	1.011.333.000
Premium reserve transf. to next year	8.204.153.270	70.626.017	995.000	143.398.000	356.977.974	5.679.000	287.400.706	2.968.083.911	-	1.195.751.000
Reinsurers' share in premium reserve transf. from last year	853.910.345	3.295.800	900.000	20.915.000	15.974.621	2.262.271	78.225.538	395.692.074	-	130.606.000
Reinsurers' share in premium reserve transf. to next year	823.785.315	3.745.769	738.000	12.172.000	20.305.405	1.727.000	82.841.898	402.962.882	-	91.115.000
Claims reserve transf. from last year	28.538.917.803	35.295.662	2.387.595	1.387.388.000	-	168.257.723	42.539.000	9.040.522.410	45.000.000	7.157.597.000
Claims reserve transf. to next year	33.291.363.580	26.275.148	4.290.350	1.263.862.000	-	151.307.852	40.530.000	10.305.809.461	45.000.000	9.078.456.000
Reinsurers' share in claims reserve transf. from last year	3.281.081.649	18.191.552	900.000	567.417.000	-	54.794.330	11.447.000	778.694.447	-	1.271.379.000
Reinsurers' share in claims reserve transf. to next year	4.618.384.977	12.160.250	1.686.916	444.601.000	-	48.613.652	12.054.000	885.772.683	-	2.491.865.000
Life assurance claims reserve transf. from last year	305.557.885	33.317.000	-	-	83.620.885	-	188.620.000	-	-	-
Life assurance claims reserve transf. to next year	333.472.404	29.952.747	-	-	87.195.657	-	216.324.000	-	-	-
Reinsurers' share in life ass. claims reserve transf. fr. last year	77.246.973	13.959.050	-	-	11.099.923	-	52.188.000	-	-	-
Reinsurers' share in life ass. claims reserve transf. to next year	85.374.629	12.250.000	-	-	7.607.629	-	65.517.000	-	-	-
Equalization reserve transf. from last year	3.505.367.100	1.500.000	1.300.000	471.082.000	-	47.250.000	9.526.000	425.000.000	-	1.108.000.000
Equalization reserve transf. to next year	2.882.542.100	1.500.000	1.600.000	314.082.000	-	47.250.000	9.526.000	305.000.000	-	908.000.000
Reserve for bonuses and rebates transf. from last year	70.213.574	-	-	-	-	-	-	90.423.574	-	-
Reserve for bonuses and rebates transf. to next year	104.875.143	-	-	-	-	-	-	122.881.815	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-
Equalization reserve for bonuses transf. from last year	339.921.516	20.833.000	-	-	92.872.516	-	226.216.000	-	-	-
Equalization reserve for bonuses transf. to next year	351.485.659	20.833.000	-	-	92.852.659	-	237.800.000	-	-	-
<b>Ratios non-life insurance:</b>										
Claims incurred/Earned premiums	118,9%	22,3%	75,8%	75,0%		77,2%	43,5%	102,2%		130,0%
Net operating costs/Earned premiums	18,5%	31,9%	13,6%	10,1%		29,2%	22,9%	19,6%		15,6%
Investment income/Earned premiums	20,2%	3,6%	0,5%	18,7%		5,0%	21,7%	18,9%		18,5%
Claims incurred+net operat. costs-inv. income /Earned premium	117,1%	50,6%	88,9%	66,4%		101,4%	44,7%	102,8%		127,1%
<b>Balance on the non-life techn. acc./Earned premiums</b>	12,2%	-16,8%	8,2%	-39,8%		5,1%	-52,8%	7,6%		-3,1%
Own claims incurred/Own premiums earned	121,1%	20,1%	80,7%	84,8%		68,5%	3,8%	108,5%		105,4%
Own technical reserve/Own premiums earned	279,3%	555,1%	47,7%	285,4%		133,3%	4146,5%	256,1%		245,8%
<b>Ratios life assurance:</b>										
Life assurance claims incurred/Premiums written	21,9%	29,4%			21,4%		18,5%			
Net operating costs/Premiums written	38,0%	42,9%			28,4%		41,7%			
Net investment income/Premiums written	16,1%	1,2%			19,5%		21,5%			
Claims incurred+net operat. costs-inv. income /Premiums written	43,8%	71,0%			30,3%		38,7%			
Balance on the life ass. techn. acc./Premiums written	5,3%	3,1%			14,1%		0,7%			

<b>(0) All classes aggregated 2000, IKR</b>	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Grötta	Viðlagatr. Íslands	Vörður Vátryggingafél.
<b>Non-life insurance business:</b>					
Premiums written	5.874.082.827	42.144.915	43.940.196	747.138.643	223.587.213
Change in premium reserve	-537.850.000	50.000	384.000	-13.097.000	-27.380.772
<b>Premiums earned</b>	<b>5.336.232.827</b>	<b>42.194.915</b>	<b>44.324.196</b>	<b>734.041.643</b>	<b>196.206.441</b>
Premiums written, reinsurers' share	-789.671.310	-31.673.353	-31.603.433	-170.449.515	-89.991.273
Change in premium reserve, reinsurers' share	-100.000	-80.000	-200.000	-	2.518.320
<b>Reinsurers' share in premiums earned</b>	<b>-789.771.310</b>	<b>-31.753.353</b>	<b>-31.803.433</b>	<b>-170.449.515</b>	<b>-87.472.953</b>
<b>Premiums earned for own account</b>	<b>4.546.461.516</b>	<b>10.441.562</b>	<b>12.520.763</b>	<b>563.592.128</b>	<b>108.733.488</b>
<b>Investment return on non-life insurance business</b>	<b>1.367.057.000</b>	<b>586.704</b>	<b>498.824</b>	<b>108.200.437</b>	<b>11.743.901</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-
Claims paid	-4.611.905.080	-56.141.861	-15.147.865	-2.045.120.365	-90.224.489
Change in claims reserve	-1.175.894.358	6.320.817	-3.375.700	-537.215.000	-5.738.114
<b>Claims incurred</b>	<b>-5.787.799.438</b>	<b>-49.821.044</b>	<b>-18.523.565</b>	<b>-2.582.335.365</b>	<b>-95.962.603</b>
Claims paid, reinsurers' share	542.827.274	44.169.478	9.207.099	-	16.932.427
Change in claims reserve, reinsurers' share	151.050.000	-6.238.400	1.650.000	-	-3.088.444
Claims incurred, reinsurers' share	<b>693.877.274</b>	<b>37.931.078</b>	<b>10.857.099</b>	-	<b>13.843.983</b>
<b>Claims incurred for own account</b>	<b>-5.093.922.164</b>	<b>-11.889.966</b>	<b>-7.666.466</b>	<b>-2.582.335.365</b>	<b>-82.118.620</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-769.334</b>	-	-	-	-
<b>Acquisition costs</b>	<b>-492.239.238</b>	<b>-232.898</b>	-	-	<b>-13.667.997</b>
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-793.064.000	-6.698.549	-4.892.753	-72.183.954	-48.088.621
<b>Commission and profit share from reinsurers</b>	<b>153.035.249</b>	<b>2.796.284</b>	<b>1.743.776</b>	-	<b>8.142.252</b>
Net operating expenses	<b>-1.132.267.988</b>	<b>-4.135.163</b>	<b>-3.148.977</b>	<b>-72.183.954</b>	<b>-53.614.366</b>
Other technical costs, net of reinsurance	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>150.000.000</b>	-	<b>-3.875.000</b>	-	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-163.440.970</b>	<b>-4.996.863</b>	<b>-1.670.856</b>	<b>-1.982.726.754</b>	<b>-15.255.597</b>
<b>Life assurance business:</b>					
Premiums written	-	-	-	-	-
Premiums written, reinsurers' share	-	-	-	-	-
<b>Premiums written for own account</b>	-	-	-	-	-
<b>Investment income</b>	-	-	-	-	-
Unrealized gains on investm., risk borne by policyholders	-	-	-	-	-
Other technical income, net of reinsurance	-	-	-	-	-
Life assurance claims paid	-	-	-	-	-
Change in life assurance claims reserve	-	-	-	-	-
<b>Life assurance claims incurred</b>	-	-	-	-	-
Reinsurers' share in life assurance claims paid	-	-	-	-	-
Change in life assurance claims reserve, reinsurers' share	-	-	-	-	-
Reinsurers' share in life assurance claims incurred	-	-	-	-	-
Life assurance claims for own account	-	-	-	-	-
<b>Change in premium reserve</b>	-	-	-	-	-
<b>Change in premium reserve, reinsurers' share</b>	-	-	-	-	-
<b>Change in other technical provisions, net of reinsurance</b>	-	-	-	-	-
<b>Change in prem. res. and other techn. res., net of reins.</b>	-	-	-	-	-
<b>Bonuses and rebates</b>	-	-	-	-	-

<b>(0) All classes aggregated 2000, IKR</b>	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfröðinga	Vélb.áb.fél. Grötta	Viðlagatr. Íslands	Vörður Vátryggingafél.
<b>Acquisition costs</b>	-	-	-	-	-
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-	-	-	-	-
Commission and profit share from reinsurers	-	-	-	-	-
Net operating expenses	-	-	-	-	-
Administrative expenses	-	-	-	-	-
Interest costs	-	-	-	-	-
Costs from revaluation of investments	-	-	-	-	-
Losses on realization of investments	-	-	-	-	-
Investment costs	-	-	-	-	-
Unrealized losses on investm., risk borne by policyholders	-	-	-	-	-
Other technical charges, net of reinsurance	-	-	-	-	-
Allocated investm. return transf. to the non-techn. account	-	-	-	-	-
Balance on the technical account - life assurance business	-	-	-	-	-
Premium reserve transf. from last year	2.314.350.000	700.000	998.000	248.588.000	32.711.890
Premium reserve transf. to next year	2.852.200.000	650.000	614.000	261.685.000	60.092.662
Reinsurers' share in premium reserve transf. from last year	197.800.000	320.000	400.000	-	7.519.041
Reinsurers' share in premium reserve transf. to next year	197.700.000	240.000	200.000	-	10.037.361
Claims reserve transf. from last year	10.461.075.447	20.022.817	3.173.300	54.828.000	120.830.849
Claims reserve transf. to next year	11.636.969.805	13.702.000	6.549.000	592.043.000	126.568.963
Reinsurers' share in claims reserve transf. from last year	507.000.000	15.800.000	1.150.000	-	54.308.320
Reinsurers' share in claims reserve transf. to next year	658.050.000	9.561.600	2.800.000	-	51.219.876
Life assurance claims reserve transf. from last year	-	-	-	-	-
Life assurance claims reserve transf. to next year	-	-	-	-	-
Reinsurers' share in life ass. claims reserve transf. fr. last year	-	-	-	-	-
Reinsurers' share in life ass. claims reserve transf. to next year	-	-	-	-	-
Equalization reserve transf. from last year	915.000.000	-	3.375.000	515.596.000	7.738.100
Equalization reserve transf. to next year	765.000.000	-	7.250.000	515.596.000	7.738.100
Reserve for bonuses and rebates transf. from last year	-20.210.000	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-18.006.672	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
Equalization reserve for bonuses transf. from last year	-	-	-	-	-
Equalization reserve for bonuses transf. to next year	-	-	-	-	-
<b>Ratios non-life insurance:</b>					
Claims incurred/Earned premiums	108,5%	118,1%	41,8%	351,8%	48,9%
Net operating costs/Earned premiums	21,2%	9,8%	7,1%	9,8%	27,3%
Investment income/Earned premiums	25,6%	1,4%	1,1%	14,7%	6,0%
Claims incurred+net operat. costs-inv. income /Earned premium	104,1%	126,5%	47,8%	346,9%	70,2%
<b>Balance on the non-life techn. acc./Earned premiums</b>	3,1%	11,8%	3,8%	270,1%	7,8%
Own claims incurred/Own premiums earned	112,0%	113,9%	61,2%	458,2%	75,5%
Own technical reserve/Own premiums earned	316,3%	43,6%	91,2%	243,0%	122,4%
<b>Ratios life assurance:</b>					
Life assurance claims incurred/Premiums written					
Net operating costs/Premiums written					
Net investment income/Premiums written					
Claims incurred+net operat. costs-inv. income /Premiums written					
Balance on the life ass. techn. acc./Premiums written					

Classes of non-life insurance 2000, IKR	Non-life total	Non-life total excl. Viðlagatrygging	Direct non-life total	(1A) Direct non- life excl. Viðlagatrygging	(10) Property	(10) Property without nat.cat.	(11) Marine	(12) Aviation
Premiums written	19.123.878.056	18.376.739.413	18.074.842.506	17.327.703.863	4.168.626.238	3.421.487.595	1.402.423.139	9.675.897
Change in premium reserve	-1.243.403.648	-1.230.306.648	-1.241.423.122	-1.228.326.122	-82.562.819	-69.465.819	11.925.552	49.378.745
<b>Premiums earned</b>	<b>17.880.474.408</b>	<b>17.146.432.765</b>	<b>16.833.419.384</b>	<b>16.099.377.741</b>	<b>4.086.063.419</b>	<b>3.352.021.776</b>	<b>1.414.348.691</b>	<b>59.054.642</b>
Premiums written, reinsurers' share	-3.651.187.284	-3.480.737.769	-3.336.073.215	-3.165.623.700	-1.766.211.840	-1.595.762.325	-622.444.040	-9.461.610
Change in premium reserve, reinsurers' share	-38.437.255	-38.437.255	-28.665.742	-28.665.742	26.175.081	26.175.081	392.089	-48.769.876
<b>Reinsurers' share in premiums earned</b>	<b>-3.689.624.539</b>	<b>-3.519.175.024</b>	<b>-3.364.738.957</b>	<b>-3.194.289.442</b>	<b>-1.740.036.760</b>	<b>-1.569.587.245</b>	<b>-622.051.951</b>	<b>-58.231.486</b>
<b>Premiums earned for own account</b>	<b>14.190.849.869</b>	<b>13.627.257.741</b>	<b>13.468.680.427</b>	<b>12.905.088.299</b>	<b>2.346.026.659</b>	<b>1.782.434.531</b>	<b>792.296.741</b>	<b>823.156</b>
<b>Investment return on non-life insurance business</b>	<b>3.615.172.063</b>	<b>3.506.971.626</b>	<b>3.361.391.822</b>	<b>3.253.191.385</b>	<b>281.504.067</b>	<b>173.303.630</b>	<b>88.678.868</b>	<b>1.062.115</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-	-
Claims paid	-16.509.287.709	-14.464.167.344	-15.566.541.249	-13.521.420.884	-4.676.769.362	-2.631.648.997	-1.249.956.316	-7.454.871
Change in claims reserve	-4.752.445.776	-4.215.230.776	-4.926.170.048	-4.388.955.048	-1.892.521.964	-1.355.306.964	41.051.700	4.722.447
<b>Claims incurred</b>	<b>-21.261.733.485</b>	<b>-18.679.398.120</b>	<b>-20.492.711.296</b>	<b>-17.910.375.931</b>	<b>-6.569.291.326</b>	<b>-3.986.955.961</b>	<b>-1.208.904.616</b>	<b>-2.732.424</b>
Claims paid, reinsurers' share	2.734.224.909	2.734.224.909	2.418.914.835	2.418.914.835	1.083.100.126	1.083.100.126	559.121.092	6.621.327
Change in claims reserve, reinsurers' share	1.337.303.328	1.337.303.328	1.459.709.755	1.459.709.755	1.197.060.418	1.197.060.418	19.225.283	-1.691.155
<b>Claims incurred, reinsurers' share</b>	<b>4.071.528.236</b>	<b>4.071.528.236</b>	<b>3.878.624.589</b>	<b>3.878.624.589</b>	<b>2.280.160.544</b>	<b>2.280.160.544</b>	<b>578.346.375</b>	<b>4.930.172</b>
<b>Claims incurred for own account</b>	<b>-17.190.205.248</b>	<b>-14.607.869.883</b>	<b>-16.614.086.707</b>	<b>-14.031.751.342</b>	<b>-4.289.130.783</b>	<b>-1.706.795.418</b>	<b>-630.558.242</b>	<b>2.197.748</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-127.584.845</b>	<b>-127.584.845</b>	<b>-127.584.845</b>	<b>-127.584.845</b>	<b>-22.815.543</b>	<b>-22.815.543</b>	<b>-3.569.453</b>	-
Acquisition costs	-1.715.411.850	-1.715.411.850	-1.615.061.823	-1.615.061.823	-327.621.530	-327.621.530	-69.179.050	-327.035
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-2.176.279.843	-2.104.095.889	-2.099.345.475	-2.027.161.521	-495.091.011	-422.907.057	-141.176.626	-789.174
Commission and profit share from reinsurers	592.052.146	592.052.146	578.490.499	578.490.499	472.470.027	472.470.027	54.581.306	5.568.681
<b>Net operating expenses</b>	<b>-3.299.639.547</b>	<b>-3.227.455.593</b>	<b>-3.135.916.799</b>	<b>-3.063.732.845</b>	<b>-350.242.515</b>	<b>-278.058.561</b>	<b>-155.774.370</b>	<b>4.452.473</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>622.825.000</b>	<b>622.825.000</b>	<b>438.943.128</b>	<b>438.943.128</b>	<b>17.900.000</b>	<b>17.900.000</b>	<b>60.243.128</b>	<b>1.500.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-2.188.582.708</b>	<b>-205.855.954</b>	<b>-2.608.572.974</b>	<b>-625.846.220</b>	<b>-2.016.758.114</b>	<b>-34.031.360</b>	<b>151.316.672</b>	<b>10.035.491</b>
Premium reserve transf. from last year	6.267.199.330	6.018.611.330	6.047.815.170	5.799.227.170	1.337.005.360	1.088.417.360	108.120.481	54.590.745
Premium reserve transf. to next year	7.510.602.977	7.248.917.977	7.289.238.292	7.027.553.292	1.419.568.179	1.157.883.179	96.194.929	5.212.000
Reinsurers' share in premium reserve transf. from last year	763.627.925	763.627.925	740.925.412	740.925.412	531.800.888	531.800.888	46.043.529	53.277.876
Reinsurers' share in premium reserve transf. to next year	725.190.671	725.190.671	712.259.671	712.259.671	557.975.968	557.975.968	46.435.618	4.508.000
Claims reserve transf. from last year	28.538.917.803	28.484.089.803	26.102.906.860	26.048.078.860	1.345.528.864	1.290.700.864	751.192.132	25.551.767
Claims reserve transf. to next year	33.291.363.580	32.699.320.580	31.029.076.908	30.437.033.908	3.238.050.828	2.646.007.828	710.140.432	20.829.320
Reinsurers' share in claims reserve transf. from last year	3.281.081.649	3.281.081.649	2.693.790.669	2.693.790.669	520.224.578	520.224.578	189.840.944	19.596.000
Reinsurers' share in claims reserve transf. to next year	4.618.384.977	4.618.384.977	4.153.500.424	4.153.500.424	1.717.285.016	1.717.285.016	209.212.927	17.904.845
Equalization reserve transf. from last year	3.505.367.100	2.989.771.100	2.867.217.254	2.351.621.254	792.913.500	277.317.500	331.829.154	5.300.000
Equalization reserve transf. to next year	2.882.542.100	2.366.946.100	2.428.274.126	1.912.678.126	775.013.500	259.417.500	270.086.026	3.800.000
Reserve for bonuses and rebates transf. from last year	70.213.574	70.213.574	70.213.574	70.213.574	8.196.622	8.196.622	-	-
Reserve for bonuses and rebates transf. to next year	104.875.143	104.875.143	104.875.143	104.875.143	16.352.240	16.352.240	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-
<b>Ratios</b>								
Claims incurred/Earned premiums	118,9%	108,9%	121,7%	111,2%	160,8%	118,9%	85,5%	4,6%
Net operating costs/Earned premiums	18,5%	18,8%	18,6%	19,0%	8,6%	8,3%	11,0%	-7,5%
Investment income/Earned premiums	20,2%	20,5%	20,0%	20,2%	6,9%	5,2%	6,3%	1,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	157,6%	148,2%	160,3%	150,5%	176,2%	132,4%	102,8%	-1,1%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-12,2%</b>	<b>-1,2%</b>	<b>-15,5%</b>	<b>-3,9%</b>	<b>-49,4%</b>	<b>-1,0%</b>	<b>10,7%</b>	<b>17,0%</b>
Own claims incurred/Own premiums earned	121,1%	107,2%	123,4%	108,7%	182,8%	95,8%	79,6%	-267,0%
Own technical reserve/Own premiums earned	270,9%	272,1%	267,2%	268,2%	135,3%	101,2%	103,6%	902,4%

Classes of non-life insurance 2000, IKR	(13) Cargo	(14) Motor total	(14A) Compulsory motor	(14B) Other motor	(15) Credit and suretyship	(16) General Liability	(17) Accident & sickness	(2) Domestic reins.	(3) Intl. reins.
Premiums written	408.894.632	9.358.161.168	6.790.636.738	2.567.524.430	28.692.592	1.135.523.630	1.562.845.209	1.048.904.754	130.795
Change in premium reserve	-2.337.459	-1.127.583.745	-920.271.725	-207.312.020	441.036	-47.260.599	-43.423.834	-1.980.526	-
<b>Premiums earned</b>	<b>406.557.173</b>	<b>8.230.577.423</b>	<b>5.870.365.013</b>	<b>2.360.212.410</b>	<b>29.133.628</b>	<b>1.088.263.032</b>	<b>1.519.421.376</b>	<b>1.046.924.228</b>	<b>130.795</b>
Premiums written, reinsurers' share	-49.326.725	-151.507.351	-120.272.863	-31.234.488	-18.755.540	-239.198.553	-479.167.556	-315.114.069	-
Change in premium reserve, reinsurers' share	2.266.481	-	-	-	-1.988.128	-5.624.972	-1.116.417	-9.771.513	-
<b>Reinsurers' share in premiums earned</b>	<b>-47.060.244</b>	<b>-151.507.351</b>	<b>-120.272.863</b>	<b>-31.234.488</b>	<b>-20.743.668</b>	<b>-244.823.525</b>	<b>-480.283.973</b>	<b>-324.885.582</b>	<b>-</b>
<b>Premiums earned for own account</b>	<b>359.496.929</b>	<b>8.079.070.072</b>	<b>5.750.092.150</b>	<b>2.328.977.922</b>	<b>8.389.960</b>	<b>843.439.507</b>	<b>1.039.137.403</b>	<b>722.038.646</b>	<b>130.795</b>
<b>Investment return on non-life insurance business</b>	<b>35.369.674</b>	<b>2.349.226.892</b>	<b>2.174.731.775</b>	<b>174.495.118</b>	<b>2.191.256</b>	<b>287.459.332</b>	<b>315.899.618</b>	<b>193.504.749</b>	<b>60.275.493</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-200.382.906	-7.583.861.105	-5.610.954.333	-1.972.906.772	-5.699.998	-828.443.488	-1.013.973.203	-924.190.376	-18.556.084
Change in claims reserve	34.648.323	-2.718.384.227	-2.655.349.991	-63.034.236	458.015	-281.025.095	-115.119.247	207.261.791	-33.537.520
<b>Claims incurred</b>	<b>-165.734.583</b>	<b>-10.302.245.332</b>	<b>-8.266.304.324</b>	<b>-2.035.941.008</b>	<b>-5.241.983</b>	<b>-1.109.468.583</b>	<b>-1.129.092.450</b>	<b>-716.928.585</b>	<b>-52.093.604</b>
Claims paid, reinsurers' share	12.196.959	152.209.131	140.641.569	11.567.562	3.989.999	201.273.072	400.403.129	315.310.074	-
Change in claims reserve, reinsurers' share	-1.449.841	178.641.107	178.641.107	-	2.155.320	70.733.928	-4.965.305	-122.406.427	-
<b>Claims incurred, reinsurers' share</b>	<b>10.747.118</b>	<b>330.850.238</b>	<b>319.282.676</b>	<b>11.567.562</b>	<b>6.145.319</b>	<b>272.007.000</b>	<b>395.437.824</b>	<b>192.903.647</b>	<b>-</b>
<b>Claims incurred for own account</b>	<b>-154.987.465</b>	<b>-9.971.395.093</b>	<b>-7.947.021.647</b>	<b>-2.024.373.446</b>	<b>903.336</b>	<b>-837.461.583</b>	<b>-733.654.626</b>	<b>-524.024.938</b>	<b>-52.093.604</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>200.000</b>	<b>-93.608.500</b>	<b>-67.242.411</b>	<b>-26.366.089</b>	<b>-</b>	<b>-2.609.113</b>	<b>-5.182.236</b>	<b>-</b>	<b>-</b>
Acquisition costs	-34.454.896	-951.949.556	-670.048.492	-281.901.064	-2.532.085	-97.712.151	-131.285.520	-100.348.018	-2.009
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-39.593.227	-1.093.052.132	-794.023.764	-299.028.368	-3.200.532	-130.981.044	-195.461.730	-75.743.223	-1.191.145
Commission and profit share from reinsurers	1.026.631	-	-	-	7.572.055	23.544.583	13.727.217	13.561.647	-
<b>Net operating expenses</b>	<b>-73.021.492</b>	<b>-2.045.001.688</b>	<b>-1.464.072.256</b>	<b>-580.929.432</b>	<b>1.839.438</b>	<b>-205.148.612</b>	<b>-313.020.033</b>	<b>-162.529.594</b>	<b>-1.193.154</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>12.900.000</b>	<b>257.500.000</b>	<b>206.400.000</b>	<b>51.100.000</b>	<b>11.700.000</b>	<b>63.400.000</b>	<b>13.800.000</b>	<b>180.371.872</b>	<b>3.510.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>179.957.645</b>	<b>-1.424.208.317</b>	<b>-1.347.112.390</b>	<b>-77.095.927</b>	<b>25.023.990</b>	<b>149.079.531</b>	<b>316.980.126</b>	<b>409.360.735</b>	<b>10.629.531</b>
Premium reserve transf. from last year	47.360.600	3.846.623.562	2.725.529.530	1.121.094.032	20.901.114	272.462.257	360.751.051	219.384.160	-
Premium reserve transf. to next year	49.698.059	4.974.207.307	3.645.801.255	1.328.406.052	20.460.078	319.722.855	404.174.885	221.364.686	-
Reinsurers' share in premium reserve transf. from last year	2.215.270	-	-	-	16.881.771	56.856.298	33.849.780	23.052.513	-350.000
Reinsurers' share in premium reserve transf. to next year	4.481.751	-	-	-	14.893.643	51.231.326	32.733.365	13.281.000	-350.000
Claims reserve transf. from last year	251.715.065	17.903.848.404	17.460.750.316	443.098.088	8.036.660	2.753.040.983	3.063.992.986	1.913.988.703	522.022.240
Claims reserve transf. to next year	217.066.742	20.622.232.631	20.116.100.307	506.132.324	7.578.645	3.034.066.078	3.179.112.232	1.706.726.912	555.559.760
Reinsurers' share in claims reserve transf. from last year	38.387.654	387.247.897	387.247.897	-	1.700.000	565.254.016	971.539.580	583.790.980	3.500.000
Reinsurers' share in claims reserve transf. to next year	36.791.113	565.889.004	565.889.004	-	3.855.320	635.987.864	966.574.335	461.384.553	3.500.000
Equalization reserve transf. from last year	111.425.000	537.455.250	476.055.250	61.400.000	15.400.000	399.583.600	673.310.750	567.319.846	70.830.000
Equalization reserve transf. to next year	98.525.000	279.900.000	269.600.000	10.300.000	3.700.000	336.238.850	661.010.750	386.947.974	67.320.000
Reserve for bonuses and rebates transf. from last year	-1.400.000	60.229.932	41.435.951	18.793.981	-	39.887	3.147.133	-	-
Reserve for bonuses and rebates transf. to next year	-1.200.000	88.860.197	64.658.516	24.201.681	-	-2.510.887	3.373.593	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-
<b>Ratios</b>									
Claims incurred/Earned premiums	40,8%	125,2%	140,8%	86,3%	18,0%	101,9%	74,3%	68,5%	0,0%
Net operating costs/Earned premiums	18,0%	24,8%	24,9%	24,6%	-6,3%	18,9%	20,6%	15,5%	912,2%
Investment income/Earned premiums	8,7%	28,5%	37,0%	7,4%	7,5%	26,4%	20,8%	18,5%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	67,4%	178,6%	202,8%	118,3%	19,2%	147,2%	115,7%	102,5%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>44,3%</b>	<b>-17,3%</b>	<b>-22,9%</b>	<b>-3,3%</b>	<b>85,9%</b>	<b>13,7%</b>	<b>20,9%</b>	<b>39,1%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	43,1%	123,4%	138,2%	86,9%	-10,8%	99,3%	70,6%	72,6%	0,0%
Own technical reserve/Own premiums earned	89,8%	314,4%	409,2%	80,3%	154,8%	355,7%	312,6%	254,9%	0,0%

<b>(1A) Direct non-life insurance other than natural catastrophes 2000, IKR</b>	<b>Total</b>	Alþjóða lífr.fél. hf.	Bátatrygg. Breiðafj.	Samáb. Ísl. á fiskisk.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Gróttá	Vörður Vátrfél.
Premiums written	17.327.703.863	39.315.813	21.598.222	62.729.012	27.688.946	6.432.229.536	4.614.943.699	5.837.538.206	37.496.194	34.087.609	220.076.626
Change in premium reserve	-1.228.326.122	-1.533.138	180.000	713.238	-558.000	-478.652.417	-181.671.000	-539.650.000	100.000	200.000	-27.454.805
<b>Premiums earned</b>	<b>16.099.377.741</b>	<b>37.782.675</b>	<b>21.778.222</b>	<b>63.442.250</b>	<b>27.130.946</b>	<b>5.953.577.119</b>	<b>4.433.272.699</b>	<b>5.297.888.206</b>	<b>37.596.194</b>	<b>34.287.609</b>	<b>192.621.821</b>
Premiums written, reinsurers' share	-3.165.623.700	-17.316.626	-19.386.461	-32.588.722	-12.515.277	-1.199.379.067	-945.369.706	-789.692.153	-29.693.302	-29.715.170	-89.967.216
Change in premium reserve, reinsurers' share	-28.665.742	478.888	-162.000	-175.602	606.000	7.347.652	-39.699.000	700.000	-80.000	-200.000	2.518.320
<b>Reinsurers' share in premiums earned</b>	<b>-3.194.289.442</b>	<b>-16.837.738</b>	<b>-19.548.461</b>	<b>-32.764.324</b>	<b>-11.909.277</b>	<b>-1.192.031.415</b>	<b>-985.068.706</b>	<b>-788.992.153</b>	<b>-29.773.302</b>	<b>-29.915.170</b>	<b>-87.448.896</b>
<b>Premiums earned for own account</b>	<b>12.905.088.299</b>	<b>20.944.937</b>	<b>2.229.761</b>	<b>30.677.926</b>	<b>15.221.669</b>	<b>4.761.545.704</b>	<b>3.448.203.993</b>	<b>4.508.896.053</b>	<b>7.822.892</b>	<b>4.372.439</b>	<b>105.172.925</b>
<b>Investment return on non-life insurance business</b>	<b>3.253.191.385</b>	<b>1.404.855</b>	<b>14.095</b>	<b>4.058.723</b>	<b>5.884.766</b>	<b>1.075.664.664</b>	<b>800.164.109</b>	<b>1.354.017.000</b>	<b>586.704</b>	<b>266.445</b>	<b>11.130.024</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
Claims paid	-13.521.420.884	-16.875.280	-17.295.919	-78.261.661	-13.816.326	-4.825.951.791	-3.846.176.987	-4.568.864.294	-55.271.032	-10.753.210	-88.154.384
Change in claims reserve	-4.388.955.048	9.020.514	-874.350	8.633.345	2.009.000	-1.267.437.384	-1.954.550.000	-1.185.394.358	6.598.000	-1.970.000	-4.989.814
<b>Claims incurred</b>	<b>-17.910.375.931</b>	<b>-7.854.766</b>	<b>-18.170.269</b>	<b>-69.628.316</b>	<b>-11.807.326</b>	<b>-6.093.389.175</b>	<b>-5.800.726.987</b>	<b>-5.754.258.652</b>	<b>-48.673.032</b>	<b>-12.723.210</b>	<b>-93.144.198</b>
Claims paid, reinsurers' share	2.418.914.835	10.257.808	14.801.683	52.506.141	10.627.313	802.967.336	922.528.220	534.917.329	44.169.478	9.207.099	16.932.427
Change in claims reserve, reinsurers' share	1.459.709.755	-6.031.302	786.916	-8.224.251	607.000	107.078.236	1.220.502.000	151.250.000	-6.238.400	1.650.000	-1.670.444
<b>Claims incurred, reinsurers' share</b>	<b>3.878.624.589</b>	<b>4.226.506</b>	<b>15.588.599</b>	<b>44.281.890</b>	<b>11.234.313</b>	<b>910.045.572</b>	<b>2.143.030.220</b>	<b>686.167.329</b>	<b>37.931.078</b>	<b>10.857.099</b>	<b>15.261.983</b>
<b>Claims incurred for own account</b>	<b>-14.031.751.342</b>	<b>-3.628.260</b>	<b>-2.581.670</b>	<b>-25.346.426</b>	<b>-573.013</b>	<b>-5.183.343.603</b>	<b>-3.657.696.767</b>	<b>-5.068.091.323</b>	<b>-10.741.954</b>	<b>-1.866.111</b>	<b>-77.882.215</b>
<b>Change in other techn. reserve, net of reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-127.584.845</b>	-	-	-	-	<b>-126.815.511</b>	-	<b>-769.334</b>	-	-	-
Acquisition costs	-1.615.061.823	-4.486.626	-	-1.794.248	-3.954.914	-794.543.801	-312.831.370	-483.892.876	-	-	-13.557.988
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses	-2.027.161.521	-7.847.366	-4.729.871	-16.691.536	-2.249.533	-648.401.769	-495.863.122	-793.064.000	-6.698.549	-3.914.203	-47.701.572
Commission and profit share from reinsurers	578.490.499	-	1.437.297	879.310	-	290.911.529	119.809.672	153.035.249	2.796.284	1.473.800	8.147.358
<b>Net operating expenses</b>	<b>-3.063.732.845</b>	<b>-12.333.992</b>	<b>-3.292.574</b>	<b>-17.606.474</b>	<b>-6.204.447</b>	<b>-1.152.034.041</b>	<b>-688.884.820</b>	<b>-1.123.921.627</b>	<b>-3.902.265</b>	<b>-2.440.403</b>	<b>-53.112.202</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>438.943.128</b>	-	<b>-161.872</b>	-	-	<b>110.000.000</b>	<b>182.400.000</b>	<b>150.000.000</b>	-	<b>-3.295.000</b>	-
<b>Balance, techn. acc. for non-life business</b>	<b>-625.846.220</b>	<b>6.387.540</b>	<b>-3.792.260</b>	<b>-8.216.251</b>	<b>14.328.975</b>	<b>-514.982.787</b>	<b>84.186.515</b>	<b>-179.869.231</b>	<b>-6.234.623</b>	<b>-2.962.630</b>	<b>-14.691.468</b>
Premium reserve transf. from last year	5.799.227.170	6.286.266	1.000.000	2.812.238	13.077.000	2.456.671.809	986.492.000	2.299.350.000	400.000	500.000	32.637.857
Premium reserve transf. to next year	7.027.553.292	7.819.404	820.000	2.099.000	13.635.000	2.935.324.226	1.168.163.000	2.839.000.000	300.000	300.000	60.092.662
Reinsurers' share in premium reserve transf. from last yr	740.925.412	3.149.539	900.000	1.001.602	4.064.000	395.965.230	130.606.000	197.000.000	320.000	400.000	7.519.041
Reinsurers' share in premium reserve transf. to next yr	712.259.671	3.628.428	738.000	826.000	4.670.000	403.312.882	90.907.000	197.700.000	240.000	200.000	10.037.361
Claims reserve transf. from last year	26.048.078.860	32.725.662	1.000.000	86.043.000	40.539.000	8.475.513.302	6.938.620.000	10.338.075.447	19.300.000	1.400.000	114.862.449
Claims reserve transf. to next year	30.437.033.908	23.705.148	1.874.350	77.409.655	38.530.000	9.742.950.686	8.893.170.000	11.523.469.805	12.702.000	3.370.000	119.852.263
Reinsurers' share in claims reserve transf. from last yr	2.693.790.669	18.191.552	900.000	42.838.350	11.447.000	775.194.447	1.268.579.000	506.800.000	15.800.000	1.150.000	52.890.320
Reinsurers' share in claims reserve transf. to next year	4.153.500.424	12.160.250	1.686.916	34.614.099	12.054.000	882.272.683	2.489.081.000	658.050.000	9.561.600	2.800.000	51.219.876
Equalization reserve transf. from last year	2.351.621.254	930.000	976.954	24.250.000	9.526.000	365.000.000	1.025.700.000	915.000.000	-	2.920.000	7.318.300
Equalization reserve transf. to next year	1.912.678.126	930.000	1.138.826	24.250.000	9.526.000	255.000.000	843.300.000	765.000.000	-	6.215.000	7.318.300
Reserve for bonuses and rebates transf. from last year	70.213.574	-	-	-	-	90.423.574	-	-20.210.000	-	-	-
Reserve for bonuses and rebates transf. to next year	104.875.143	-	-	-	-	122.881.815	-	-18.006.672	-	-	-
Res. bonuses & rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-	-
Res. bonuses & rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-	-
<b>Ratios</b>											
Claims incurred/Earned premiums	111,2%	20,8%	83,4%	109,8%	43,5%	102,3%	130,8%	108,6%	129,5%	37,1%	48,4%
Net operating costs/Earned premiums	19,0%	32,6%	15,1%	27,8%	22,9%	19,4%	15,5%	21,2%	10,4%	7,1%	27,6%
Investment income/Earned premiums	20,2%	3,7%	0,1%	6,4%	21,7%	18,1%	18,0%	25,6%	1,6%	0,8%	5,8%
Claims incurred+net operat. costs-inv. income /Earned prem.	150,5%	57,2%	98,6%	143,9%	88,1%	139,8%	164,4%	155,4%	141,4%	45,0%	81,7%
<b>Balance on the non-life techn. acc./Earned prem.</b>	<b>-3,9%</b>	<b>16,9%</b>	<b>-17,4%</b>	<b>-13,0%</b>	<b>52,8%</b>	<b>-8,6%</b>	<b>1,9%</b>	<b>-3,4%</b>	<b>-16,6%</b>	<b>-8,6%</b>	<b>-7,6%</b>
Own claims incurred/Own premiums earned	108,7%	17,3%	115,8%	82,6%	3,8%	108,9%	106,1%	112,4%	137,3%	42,7%	74,1%
Own technical reserve/Own premiums earned	268,2%	79,6%	63,2%	222,7%	295,4%	247,2%	241,4%	316,1%	40,9%	157,5%	119,8%



<b>(10) Property 2000, IKR</b>	<b>Total</b>	<b>Total without nat. cat.</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Viðlagatr. Íslands</b>	<b>Vörður Vátrfél.</b>
Premiums written	4.168.626.238	3.421.487.595	1.379.400.858	686.397.503	1.335.314.466	747.138.643	20.374.768
Change in premium reserve	-82.562.819	-69.465.819	-41.790.737	3.368.000	-28.300.000	-13.097.000	-2.743.082
<b>Premiums earned</b>	<b>4.086.063.419</b>	<b>3.352.021.776</b>	<b>1.337.610.121</b>	<b>689.765.503</b>	<b>1.307.014.466</b>	<b>734.041.643</b>	<b>17.631.686</b>
Premiums written, reinsurers' share	-1.766.211.840	-1.595.762.325	-794.166.182	-273.076.553	-511.936.676	-170.449.515	-16.582.915
Change in premium reserve, reinsurers' share	26.175.081	26.175.081	48.869.615	-30.389.000	5.500.000	-	2.194.466
<b>Reinsurers' share in premiums earned</b>	<b>-1.740.036.760</b>	<b>-1.569.587.245</b>	<b>-745.296.567</b>	<b>-303.465.553</b>	<b>-506.436.676</b>	<b>-170.449.515</b>	<b>-14.388.449</b>
<b>Premiums earned for own account</b>	<b>2.346.026.659</b>	<b>1.782.434.531</b>	<b>592.313.554</b>	<b>386.299.950</b>	<b>800.577.790</b>	<b>563.592.128</b>	<b>3.243.237</b>
<b>Investment return on non-life insurance business</b>	<b>281.504.067</b>	<b>173.303.630</b>	<b>61.471.407</b>	<b>42.554.484</b>	<b>69.060.000</b>	<b>108.200.437</b>	<b>217.739</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-
Claims paid	-4.676.769.362	-2.631.648.997	-981.275.507	-545.484.481	-1.095.716.132	-2.045.120.365	-9.172.877
Change in claims reserve	-1.892.521.964	-1.355.306.964	-32.813.641	-1.279.120.000	-45.125.020	-537.215.000	1.751.697
<b>Claims incurred</b>	<b>-6.569.291.326</b>	<b>-3.986.955.961</b>	<b>-1.014.089.148</b>	<b>-1.824.604.481</b>	<b>-1.140.841.152</b>	<b>-2.582.335.365</b>	<b>-7.421.180</b>
Claims paid, reinsurers' share	1.083.100.126	1.083.100.126	515.418.209	229.650.160	330.475.055	-	7.556.702
Change in claims reserve, reinsurers' share	1.197.060.418	1.197.060.418	8.185.539	1.169.330.000	20.950.000	-	-1.405.121
<b>Claims incurred, reinsurers' share</b>	<b>2.280.160.544</b>	<b>2.280.160.544</b>	<b>523.603.748</b>	<b>1.398.980.160</b>	<b>351.425.055</b>	-	<b>6.151.581</b>
<b>Claims incurred for own account</b>	<b>-4.289.130.783</b>	<b>-1.706.795.418</b>	<b>-490.485.400</b>	<b>-425.624.321</b>	<b>-789.416.097</b>	<b>-2.582.335.365</b>	<b>-1.269.599</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-22.815.543</b>	<b>-22.815.543</b>	<b>-25.285.409</b>	-	<b>2.469.866</b>	-	-
Acquisition costs	-327.621.530	-327.621.530	-163.408.252	-55.511.611	-107.503.513	-	-1.198.154
Change in deferred acquisition costs	-	-	-	-	-	-	-
Administrative expenses	-495.091.011	-422.907.057	-139.050.690	-95.876.857	-183.764.000	-72.183.954	-4.215.510
Commission and profit share from reinsurers	472.470.027	472.470.027	245.822.885	83.633.671	138.646.879	-	4.366.592
<b>Net operating expenses</b>	<b>-350.242.515</b>	<b>-278.058.561</b>	<b>-56.636.057</b>	<b>-67.754.797</b>	<b>-152.620.634</b>	<b>-72.183.954</b>	<b>-1.047.072</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>17.900.000</b>	<b>17.900.000</b>	-	<b>17.900.000</b>	-	-	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-2.016.758.114</b>	<b>-34.031.360</b>	<b>81.378.095</b>	<b>-46.624.684</b>	<b>-69.929.075</b>	<b>-1.982.726.754</b>	<b>1.144.305</b>
Premium reserve transf. from last year	1.337.005.360	1.088.417.360	473.424.552	170.539.000	438.050.000	248.588.000	6.403.808
Premium reserve transf. to next year	1.419.568.179	1.157.883.179	515.215.289	167.171.000	466.350.000	261.685.000	9.146.890
Reinsurers' share in premium reserve transf. from last year	531.800.888	531.800.888	260.760.841	87.117.000	178.800.000	-	5.123.047
Reinsurers' share in premium reserve transf. to next year	557.975.968	557.975.968	309.630.456	56.728.000	184.300.000	-	7.317.512
Claims reserve transf. from last year	1.345.528.864	1.290.700.864	459.769.211	321.420.000	506.298.556	54.828.000	3.213.097
Claims reserve transf. to next year	3.238.050.828	2.646.007.828	492.582.852	1.600.540.000	551.423.576	592.043.000	1.461.400
Reinsurers' share in claims reserve transf. from last year	520.224.578	520.224.578	210.724.101	149.330.000	157.600.000	-	2.570.477
Reinsurers' share in claims reserve transf. to next year	1.717.285.016	1.717.285.016	218.909.640	1.318.660.000	178.550.000	-	1.165.376
Equalization reserve transf. from last year	792.913.500	277.317.500	120.000.000	107.200.000	50.000.000	515.596.000	117.500
Equalization reserve transf. to next year	775.013.500	259.417.500	120.000.000	89.300.000	50.000.000	515.596.000	117.500
Reserve for bonuses and rebates transf. from last year	8.196.622	8.196.622	22.196.622	-	-14.000.000	-	-
Reserve for bonuses and rebates transf. to next year	16.352.240	16.352.240	24.909.712	-	-8.557.472	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-
<b>Ratios</b>							
Claims incurred/Earned premiums	160,8%	118,9%	75,8%	264,5%	87,3%	351,8%	42,1%
Net operating costs/Earned premiums	8,6%	8,3%	4,2%	9,8%	11,7%	9,8%	5,9%
Investment income/Earned premiums	6,9%	5,2%	4,6%	6,2%	5,3%	14,7%	1,2%
Claims incurred+net operat. costs-inv. income /Earned premiums	176,2%	132,4%	84,6%	280,5%	104,2%	376,4%	49,3%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-49,4%</b>	<b>-1,0%</b>	<b>6,1%</b>	<b>-6,8%</b>	<b>-5,4%</b>	<b>-270,1%</b>	<b>6,5%</b>
Own claims incurred/Own premiums earned	182,8%	95,8%	82,8%	110,2%	98,6%	458,2%	39,1%
Own technical reserve/Own premiums earned	135,3%	101,2%	105,4%	124,7%	87,0%	243,0%	69,2%

<b>(11) Marine 2000, IKR</b>	<b>Total</b>	<b>Bátatrygg. Breiðafj.</b>	<b>Samáb. Ísl. á fiskisk.</b>	<b>Sjóvá-Álm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vélb.áb.fél. Ísfirðinga</b>	<b>Vélb.áb.fél. Grótta</b>	<b>Vörður Vátrfél.</b>
Premiums written	1.402.423.139	21.598.222	27.992.249	328.729.021	695.641.947	180.465.157	37.496.194	34.087.609	76.412.740
Change in premium reserve	11.925.552	180.000	742.798	952.293	8.120.000	1.500.000	100.000	200.000	130.461
<b>Premiums earned</b>	<b>1.414.348.691</b>	<b>21.778.222</b>	<b>28.735.047</b>	<b>329.681.314</b>	<b>703.761.947</b>	<b>181.965.157</b>	<b>37.596.194</b>	<b>34.287.609</b>	<b>76.543.201</b>
Premiums written, reinsurers' share	-622.444.040	-19.386.461	-15.998.781	-175.987.975	-251.473.101	-68.958.550	-29.693.302	-29.715.170	-31.230.700
Change in premium reserve, reinsurers' share	392.089	-162.000	-199.160	5.730.242	-4.219.000	-300.000	-80.000	-200.000	-177.993
<b>Reinsurers' share in premiums earned</b>	<b>-622.051.951</b>	<b>-19.548.461</b>	<b>-16.197.941</b>	<b>-170.257.733</b>	<b>-255.692.101</b>	<b>-69.258.550</b>	<b>-29.773.302</b>	<b>-29.915.170</b>	<b>-31.408.693</b>
<b>Premiums earned for own account</b>	<b>792.296.741</b>	<b>2.229.761</b>	<b>12.537.106</b>	<b>159.423.581</b>	<b>448.069.846</b>	<b>112.706.607</b>	<b>7.822.892</b>	<b>4.372.439</b>	<b>45.134.508</b>
<b>Investment return on non-life insurance business</b>	<b>88.678.868</b>	<b>14.095</b>	<b>1.247.184</b>	<b>9.807.011</b>	<b>60.827.760</b>	<b>13.910.000</b>	<b>586.704</b>	<b>266.445</b>	<b>2.019.669</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
Claims paid	-1.249.956.316	-17.295.919	-62.499.462	-222.102.101	-649.046.328	-198.274.387	-55.271.032	-10.753.210	-34.713.877
Change in claims reserve	41.051.700	-874.350	-1.290.655	12.005.873	-37.590.000	68.682.569	6.598.000	-1.970.000	-4.509.737
<b>Claims incurred</b>	<b>-1.208.904.616</b>	<b>-18.170.269</b>	<b>-63.790.117</b>	<b>-210.096.228</b>	<b>-686.636.328</b>	<b>-129.591.818</b>	<b>-48.673.032</b>	<b>-12.723.210</b>	<b>-39.223.614</b>
Claims paid, reinsurers' share	559.121.092	14.801.683	44.608.176	70.622.338	304.878.266	63.346.944	44.169.478	9.207.099	7.487.108
Change in claims reserve, reinsurers' share	19.225.283	786.916	578.849	-4.235.408	46.117.000	-19.700.000	-6.238.400	1.650.000	266.326
<b>Claims incurred, reinsurers' share</b>	<b>578.346.375</b>	<b>15.588.599</b>	<b>45.187.025</b>	<b>66.386.930</b>	<b>350.995.266</b>	<b>43.646.944</b>	<b>37.931.078</b>	<b>10.857.099</b>	<b>7.753.434</b>
<b>Claims incurred for own account</b>	<b>-630.558.242</b>	<b>-2.581.670</b>	<b>-18.603.092</b>	<b>-143.709.298</b>	<b>-335.641.062</b>	<b>-85.944.875</b>	<b>-10.741.954</b>	<b>-1.866.111</b>	<b>-31.470.180</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-3.569.453</b>	-	-	<b>-3.569.453</b>	-	-	-	-	-
Acquisition costs	-69.179.050	-	-311.633	-28.909.170	-27.961.045	-8.613.090	-	-	-3.384.112
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-141.176.626	-4.729.871	-7.314.573	-33.137.573	-58.075.409	-15.400.000	-6.698.549	-3.914.203	-11.906.448
Commission and profit share from reinsurers	54.581.306	1.437.297	352.702	17.951.702	22.529.652	5.280.501	2.796.284	1.473.800	2.759.368
<b>Net operating expenses</b>	<b>-155.774.370</b>	<b>-3.292.574</b>	<b>-7.273.504</b>	<b>-44.095.041</b>	<b>-63.506.802</b>	<b>-18.732.589</b>	<b>-3.902.265</b>	<b>-2.440.403</b>	<b>-12.531.192</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>60.243.128</b>	<b>-161.872</b>	-	-	<b>63.700.000</b>	-	-	<b>-3.295.000</b>	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>151.316.672</b>	<b>-3.792.260</b>	<b>-12.092.306</b>	<b>-22.143.200</b>	<b>173.449.742</b>	<b>21.939.144</b>	<b>-6.234.623</b>	<b>-2.962.630</b>	<b>3.152.805</b>
Premium reserve transf. from last year	108.120.481	1.000.000	1.400.798	56.394.796	24.227.000	23.300.000	400.000	500.000	897.887
Premium reserve transf. to next year	96.194.929	820.000	658.000	55.442.503	16.107.000	21.800.000	300.000	300.000	767.426
Reinsurers' share in premium reserve transf. from last year	46.043.529	900.000	370.160	33.280.376	9.465.000	1.100.000	320.000	400.000	207.993
Reinsurers' share in premium reserve transf. to next year	46.435.618	738.000	171.000	39.010.618	5.246.000	800.000	240.000	200.000	30.000
Claims reserve transf. from last year	751.192.132	1.000.000	17.110.000	86.398.118	436.550.000	172.733.751	19.300.000	1.400.000	16.700.263
Claims reserve transf. to next year	710.140.432	1.874.350	18.400.655	74.392.245	474.140.000	104.051.182	12.702.000	3.370.000	21.210.000
Reinsurers' share in claims reserve transf. from last year	189.840.944	900.000	3.336.000	32.365.970	81.598.000	50.300.000	15.800.000	1.150.000	4.390.974
Reinsurers' share in claims reserve transf. to next year	209.212.927	1.686.916	3.914.849	28.130.562	127.715.000	30.600.000	9.561.600	2.800.000	4.804.000
Equalization reserve transf. from last year	331.829.154	976.954	6.250.000	24.375.000	271.800.000	20.000.000	-	2.920.000	5.507.200
Equalization reserve transf. to next year	270.086.026	1.138.826	6.250.000	24.375.000	208.100.000	20.000.000	-	6.215.000	4.007.200
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-
<b>Ratios</b>									
Claims incurred/Earned premiums	85,5%	83,4%	222,0%	63,7%	97,6%	71,2%	129,5%	37,1%	51,2%
Net operating costs/Earned premiums	11,0%	15,1%	25,3%	13,4%	9,0%	10,3%	10,4%	7,1%	16,4%
Investment income/Earned premiums	6,3%	0,1%	4,3%	3,0%	8,6%	7,6%	1,6%	0,8%	2,6%
Claims incurred+net operat. costs-inv. income /Earned premiums	102,8%	98,6%	251,6%	80,1%	115,2%	89,2%	141,4%	45,0%	70,3%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>10,7%</b>	<b>-17,4%</b>	<b>-42,1%</b>	<b>-6,7%</b>	<b>24,6%</b>	<b>12,1%</b>	<b>-16,6%</b>	<b>-8,6%</b>	<b>4,1%</b>
Own claims incurred/Own premiums earned	79,6%	115,8%	148,4%	90,1%	74,9%	76,3%	137,3%	42,7%	69,7%
Own technical reserve/Own premiums earned	103,6%	63,2%	169,3%	54,6%	126,2%	101,5%	40,9%	157,5%	46,9%

<b>(12) Aviation 2000, IKR</b>	<b>Total</b>	<b>Sjóvá- Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>
Premiums written	9.675.897	-1.086.774	10.762.671
Change in premium reserve	49.378.745	49.686.745	-308.000
<b>Premiums earned</b>	<b>59.054.642</b>	<b>48.599.971</b>	<b>10.454.671</b>
Premiums written, reinsurers' share	-9.461.610	157.927	-9.619.537
Change in premium reserve, reinsurers' share	-48.769.876	-48.933.876	164.000
<b>Reinsurers' share in premiums earned</b>	<b>-58.231.486</b>	<b>-48.775.949</b>	<b>-9.455.537</b>
<b>Premiums earned for own account</b>	<b>823.156</b>	<b>-175.978</b>	<b>999.134</b>
<b>Investment return on non-life insurance business</b>	<b>1.062.115</b>	<b>205.113</b>	<b>857.002</b>
<b>Other technical income, net of reinsurance</b>	-	-	-
Claims paid	-7.454.871	-102.931	-7.351.940
Change in claims reserve	4.722.447	142.447	4.580.000
<b>Claims incurred</b>	<b>-2.732.424</b>	<b>39.516</b>	<b>-2.771.940</b>
Claims paid, reinsurers' share	6.621.327	-	6.621.327
Change in claims reserve, reinsurers' share	-1.691.155	1.700.845	-3.392.000
<b>Claims incurred, reinsurers' share</b>	<b>4.930.172</b>	<b>1.700.845</b>	<b>3.229.327</b>
<b>Claims incurred for own account</b>	<b>2.197.748</b>	<b>1.740.361</b>	<b>457.387</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-
Acquisition costs	-327.035	95.573	-422.608
Change in deferred acquisition costs	-	-	-
Administrative expenses	-789.174	109.552	-898.726
Commission and profit share from reinsurers	5.568.681	4.494.618	1.074.063
<b>Net operating expenses</b>	<b>4.452.473</b>	<b>4.699.744</b>	<b>-247.271</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-
<b>Change in equalization reserve</b>	<b>1.500.000</b>	-	<b>1.500.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>10.035.491</b>	<b>6.469.239</b>	<b>3.566.252</b>
Premium reserve transf. from last year	54.590.745	49.686.745	4.904.000
Premium reserve transf. to next year	5.212.000	-	5.212.000
Reinsurers' share in premium reserve transf. from last year	53.277.876	48.933.876	4.344.000
Reinsurers' share in premium reserve transf. to next year	4.508.000	-	4.508.000
Claims reserve transf. from last year	25.551.767	2.041.767	23.510.000
Claims reserve transf. to next year	20.829.320	1.899.320	18.930.000
Reinsurers' share in claims reserve transf. from last year	19.596.000	-	19.596.000
Reinsurers' share in claims reserve transf. to next year	17.904.845	1.700.845	16.204.000
Equalization reserve transf. from last year	5.300.000	-	5.300.000
Equalization reserve transf. to next year	3.800.000	-	3.800.000
Reserve for bonuses and rebates transf. from last year	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-
<b>Ratios</b>			
Claims incurred/Earned premiums	4,6%	-0,1%	26,5%
Net operating costs/Earned premiums	-7,5%	-9,7%	2,4%
Investment income/Earned premiums	1,8%	0,4%	8,2%
Claims incurred+net operat. costs-inv. income /Earned premiums	-1,1%	-9,3%	37,1%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>17,0%</b>	<b>13,3%</b>	<b>34,1%</b>
Own claims incurred/Own premiums earned	-267,0%	989,0%	-45,8%
Own technical reserve/Own premiums earned	902,4%	-112,8%	723,6%

<b>(13) Cargo 2000, IKR</b>	<b>Total</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	408.894.632	173.202.664	154.723.835	80.320.659	647.474
Change in premium reserve	-2.337.459	-673.188	-663.000	-1.000.000	-1.271
<b>Premiums earned</b>	<b>406.557.173</b>	<b>172.529.476</b>	<b>154.060.835</b>	<b>79.320.659</b>	<b>646.203</b>
Premiums written, reinsurers' share	-49.326.725	-21.389.170	-13.611.339	-13.808.243	-517.973
Change in premium reserve, reinsurers' share	2.266.481	1.976.464	-11.000	300.000	1.017
<b>Reinsurers' share in premiums earned</b>	<b>-47.060.244</b>	<b>-19.412.706</b>	<b>-13.622.339</b>	<b>-13.508.243</b>	<b>-516.956</b>
<b>Premiums earned for own account</b>	<b>359.496.929</b>	<b>153.116.770</b>	<b>140.438.496</b>	<b>65.812.416</b>	<b>129.247</b>
<b>Investment return on non-life insurance business</b>	<b>35.369.674</b>	<b>10.904.342</b>	<b>16.535.332</b>	<b>7.930.000</b>	<b>-</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-200.382.906	-63.107.638	-93.447.386	-43.214.742	-613.140
Change in claims reserve	34.648.323	16.073.854	10.630.000	8.073.792	-129.323
<b>Claims incurred</b>	<b>-165.734.583</b>	<b>-47.033.784</b>	<b>-82.817.386</b>	<b>-35.140.950</b>	<b>-742.463</b>
Claims paid, reinsurers' share	12.196.959	-175.340	11.881.787	-	490.512
Change in claims reserve, reinsurers' share	-1.449.841	-	-3.400.000	1.700.000	250.159
<b>Claims incurred, reinsurers' share</b>	<b>10.747.118</b>	<b>-175.340</b>	<b>8.481.787</b>	<b>1.700.000</b>	<b>740.671</b>
<b>Claims incurred for own account</b>	<b>-154.987.465</b>	<b>-47.209.124</b>	<b>-74.335.599</b>	<b>-33.440.950</b>	<b>-1.792</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>200.000</b>	<b>-</b>	<b>-</b>	<b>200.000</b>	<b>-</b>
Acquisition costs	-34.454.896	-15.231.832	-6.100.993	-13.122.071	-
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-39.593.227	-17.459.719	-12.933.508	-9.200.000	-
Commission and profit share from reinsurers	1.026.631	320.566	-	586.148	119.917
<b>Net operating expenses</b>	<b>-73.021.492</b>	<b>-32.370.984</b>	<b>-19.034.501</b>	<b>-21.735.923</b>	<b>119.917</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>12.900.000</b>	<b>-</b>	<b>12.900.000</b>	<b>-</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>179.957.645</b>	<b>84.441.003</b>	<b>76.503.728</b>	<b>18.765.542</b>	<b>247.372</b>
Premium reserve transf. from last year	47.360.600	16.647.077	18.705.000	12.000.000	8.523
Premium reserve transf. to next year	49.698.059	17.320.265	19.368.000	13.000.000	9.794
Reinsurers' share in premium reserve transf. from last year	2.215.270	162.452	1.746.000	300.000	6.818
Reinsurers' share in premium reserve transf. to next year	4.481.751	2.138.916	1.735.000	600.000	7.835
Claims reserve transf. from last year	251.715.065	83.937.051	99.410.000	68.112.337	255.677
Claims reserve transf. to next year	217.066.742	67.863.197	88.780.000	60.038.545	385.000
Reinsurers' share in claims reserve transf. from last year	38.387.654	27.783.113	3.400.000	7.000.000	204.541
Reinsurers' share in claims reserve transf. to next year	36.791.113	27.783.113	-	8.700.000	308.000
Equalization reserve transf. from last year	111.425.000	40.625.000	60.800.000	10.000.000	-
Equalization reserve transf. to next year	98.525.000	40.625.000	47.900.000	10.000.000	-
Reserve for bonuses and rebates transf. from last year	-1.400.000	-	-	-1.400.000	-
Reserve for bonuses and rebates transf. to next year	-1.200.000	-	-	-1.200.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
<b>Ratios</b>					
Claims incurred/Earned premiums	40,8%	27,3%	53,8%	44,3%	114,9%
Net operating costs/Earned premiums	18,0%	18,8%	12,4%	27,4%	-18,6%
Investment income/Earned premiums	8,7%	6,3%	10,7%	10,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	67,4%	52,3%	76,8%	81,7%	96,3%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>44,3%</b>	<b>48,9%</b>	<b>49,7%</b>	<b>23,7%</b>	<b>38,3%</b>
Own claims incurred/Own premiums earned	43,1%	30,8%	52,9%	50,8%	1,4%
Own technical reserve/Own premiums earned	89,8%	62,6%	109,9%	110,2%	61,1%

<b>(14) Motor 2000, IKR</b>	<b>Total</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	9.358.161.168	3.680.538.087	2.298.699.702	3.288.983.525	89.939.854
Change in premium reserve	-1.127.583.745	-454.308.159	-198.925.000	-450.150.000	-24.200.586
<b>Premiums earned</b>	<b>8.230.577.423</b>	<b>3.226.229.928</b>	<b>2.099.774.702</b>	<b>2.838.833.525</b>	<b>65.739.268</b>
Premiums written, reinsurers' share	-151.507.351	-41.856.419	-50.577.079	-37.932.940	-21.140.913
Change in premium reserve, reinsurers' share	-	-	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-151.507.351</b>	<b>-41.856.419</b>	<b>-50.577.079</b>	<b>-37.932.940</b>	<b>-21.140.913</b>
<b>Premiums earned for own account</b>	<b>8.079.070.072</b>	<b>3.184.373.509</b>	<b>2.049.197.623</b>	<b>2.800.900.585</b>	<b>44.598.355</b>
<b>Investment return on non-life insurance business</b>	<b>2.349.226.892</b>	<b>841.766.954</b>	<b>510.115.587</b>	<b>990.527.000</b>	<b>6.817.351</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-7.583.861.105	-2.959.475.363	-1.964.891.831	-2.621.748.862	-37.745.049
Change in claims reserve	-2.718.384.227	-837.479.113	-671.530.000	-1.203.487.787	-5.887.327
<b>Claims incurred</b>	<b>-10.302.245.332</b>	<b>-3.796.954.476</b>	<b>-2.636.421.831</b>	<b>-3.825.236.649</b>	<b>-43.632.376</b>
Claims paid, reinsurers' share	152.209.131	44.649.155	65.774.131	41.785.845	-
Change in claims reserve, reinsurers' share	178.641.107	-33.058.893	36.000.000	175.700.000	-
<b>Claims incurred, reinsurers' share</b>	<b>330.850.238</b>	<b>11.590.262</b>	<b>101.774.131</b>	<b>217.485.845</b>	<b>-</b>
<b>Claims incurred for own account</b>	<b>-9.971.395.093</b>	<b>-3.785.364.214</b>	<b>-2.534.647.700</b>	<b>-3.607.750.804</b>	<b>-43.632.376</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-93.608.500</b>	<b>-92.838.500</b>	<b>-</b>	<b>-770.000</b>	<b>-</b>
Acquisition costs	-951.949.556	-488.775.785	-175.001.398	-280.769.245	-7.403.128
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-1.093.052.132	-371.017.140	-242.688.296	-453.300.000	-26.046.696
Commission and profit share from reinsurers	-	-	-	-	-
<b>Net operating expenses</b>	<b>-2.045.001.688</b>	<b>-859.792.925</b>	<b>-417.689.694</b>	<b>-734.069.245</b>	<b>-33.449.824</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>257.500.000</b>	<b>30.000.000</b>	<b>77.500.000</b>	<b>150.000.000</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-1.424.208.317</b>	<b>-681.855.175</b>	<b>-315.524.184</b>	<b>-401.162.463</b>	<b>-25.666.494</b>
Premium reserve transf. from last year	3.846.623.562	1.577.304.307	698.313.000	1.548.600.000	22.406.255
Premium reserve transf. to next year	4.974.207.307	2.031.612.466	897.238.000	1.998.750.000	46.606.841
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-
Claims reserve transf. from last year	17.903.848.404	6.389.714.021	4.010.180.000	7.473.535.847	30.418.536
Claims reserve transf. to next year	20.622.232.631	7.227.193.134	4.681.710.000	8.677.023.633	36.305.863
Reinsurers' share in claims reserve transf. from last year	387.247.897	97.247.897	189.700.000	100.300.000	-
Reinsurers' share in claims reserve transf. to next year	565.889.004	64.189.004	225.700.000	276.000.000	-
Equalization reserve transf. from last year	537.455.250	30.000.000	163.400.000	344.000.000	55.250
Equalization reserve transf. to next year	279.900.000	-	85.900.000	194.000.000	-
Reserve for bonuses and rebates transf. from last year	60.229.932	63.539.932	-	-3.310.000	-
Reserve for bonuses and rebates transf. to next year	88.860.197	92.940.197	-	-4.080.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
<b>Ratios</b>					
Claims incurred/Earned premiums	125,2%	117,7%	125,6%	134,7%	66,4%
Net operating costs/Earned premiums	24,8%	26,7%	19,9%	25,9%	50,9%
Investment income/Earned premiums	28,5%	26,1%	24,3%	34,9%	10,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	178,6%	170,4%	169,7%	195,5%	127,6%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-17,3%</b>	<b>-21,1%</b>	<b>-15,0%</b>	<b>-14,1%</b>	<b>-39,0%</b>
Own claims incurred/Own premiums earned	123,4%	118,9%	123,7%	128,8%	97,8%
Own technical reserve/Own premiums earned	314,4%	291,7%	265,4%	378,1%	185,9%

<b>(14A) Compulsory Motor 2000, IKR</b>	<b>Total</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	6.790.636.738	2.616.985.418	1.685.183.878	2.424.834.386	63.633.056
Change in premium reserve	-920.271.725	-364.669.070	-169.093.000	-368.000.000	-18.509.655
<b>Premiums earned</b>	<b>5.870.365.013</b>	<b>2.252.316.348</b>	<b>1.516.090.878</b>	<b>2.056.834.386</b>	<b>45.123.401</b>
Premiums written, reinsurers' share	-120.272.863	-33.615.285	-43.078.593	-27.966.421	-15.612.564
Change in premium reserve, reinsurers' share	-	-	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-120.272.863</b>	<b>-33.615.285</b>	<b>-43.078.593</b>	<b>-27.966.421</b>	<b>-15.612.564</b>
<b>Premiums earned for own account</b>	<b>5.750.092.150</b>	<b>2.218.701.063</b>	<b>1.473.012.285</b>	<b>2.028.867.965</b>	<b>29.510.837</b>
<b>Investment return on non-life insurance business</b>	<b>2.174.731.775</b>	<b>768.964.241</b>	<b>475.236.569</b>	<b>924.857.000</b>	<b>5.673.965</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-
Claims paid	-5.610.954.333	-2.231.284.275	-1.463.726.790	-1.895.970.976	-19.972.292
Change in claims reserve	-2.655.349.991	-804.467.668	-663.420.000	-1.182.155.788	-5.306.535
<b>Claims incurred</b>	<b>-8.266.304.324</b>	<b>-3.035.751.943</b>	<b>-2.127.146.790</b>	<b>-3.078.126.764</b>	<b>-25.278.827</b>
Claims paid, reinsurers' share	140.641.569	44.649.155	65.774.131	30.218.283	-
Change in claims reserve, reinsurers' share	178.641.107	-33.058.893	36.000.000	175.700.000	-
<b>Claims incurred, reinsurers' share</b>	<b>319.282.676</b>	<b>11.590.262</b>	<b>101.774.131</b>	<b>205.918.283</b>	-
<b>Claims incurred for own account</b>	<b>-7.947.021.647</b>	<b>-3.024.161.681</b>	<b>-2.025.372.659</b>	<b>-2.872.208.481</b>	<b>-25.278.827</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-67.242.411</b>	<b>-67.292.411</b>	-	<b>50.000</b>	-
Acquisition costs	-670.048.492	-339.073.545	-123.243.469	-202.587.935	-5.143.543
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-794.023.764	-263.805.569	-177.921.481	-334.200.000	-18.096.714
Commission and profit share from reinsurers	-	-	-	-	-
<b>Net operating expenses</b>	<b>-1.464.072.256</b>	<b>-602.879.114</b>	<b>-301.164.950</b>	<b>-536.787.935</b>	<b>-23.240.257</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>206.400.000</b>	-	<b>56.400.000</b>	<b>150.000.000</b>	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-1.347.112.390</b>	<b>-706.667.902</b>	<b>-321.888.755</b>	<b>-305.221.451</b>	<b>-13.334.282</b>
Premium reserve transf. from last year	2.725.529.530	1.093.872.988	496.542.000	1.120.000.000	15.114.542
Premium reserve transf. to next year	3.645.801.255	1.458.542.058	665.635.000	1.488.000.000	33.624.197
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-
Claims reserve transf. from last year	17.460.750.316	6.229.227.756	3.901.750.000	7.300.350.808	29.421.752
Claims reserve transf. to next year	20.116.100.307	7.033.695.424	4.565.170.000	8.482.506.595	34.728.287
Reinsurers' share in claims reserve transf. from last year	387.247.897	97.247.897	189.700.000	100.300.000	-
Reinsurers' share in claims reserve transf. to next year	565.889.004	64.189.004	225.700.000	276.000.000	-
Equalization reserve transf. from last year	476.055.250	-	136.000.000	340.000.000	55.250
Equalization reserve transf. to next year	269.600.000	-	79.600.000	190.000.000	-
Reserve for bonuses and rebates transf. from last year	41.435.951	44.145.951	-	-2.710.000	-
Reserve for bonuses and rebates transf. to next year	64.658.516	67.318.516	-	-2.660.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
<b>Ratios</b>					
Claims incurred/Earned premiums	140,8%	134,8%	140,3%	149,7%	56,0%
Net operating costs/Earned premiums	24,9%	26,8%	19,9%	26,1%	51,5%
Investment income/Earned premiums	37,0%	34,1%	31,3%	45,0%	12,6%
Claims incurred+net operat. costs-inv. income /Earned premiums	202,8%	195,7%	191,5%	220,7%	120,1%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-22,9%</b>	<b>-31,4%</b>	<b>-21,2%</b>	<b>-14,8%</b>	<b>-29,6%</b>
Own claims incurred/Own premiums earned	138,2%	136,3%	137,5%	141,6%	85,7%
Own technical reserve/Own premiums earned	409,2%	382,9%	345,2%	487,1%	231,6%

<b>(14B) Other Motor 2000, IKR</b>	<b>Total</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	2.567.524.430	1.063.552.669	613.515.824	864.149.139	26.306.798
Change in premium reserve	-207.312.020	-89.639.089	-29.832.000	-82.150.000	-5.690.931
<b>Premiums earned</b>	<b>2.360.212.410</b>	<b>973.913.580</b>	<b>583.683.824</b>	<b>781.999.139</b>	<b>20.615.867</b>
Premiums written, reinsurers' share	-31.234.488	-8.241.134	-7.498.486	-9.966.519	-5.528.349
Change in premium reserve, reinsurers' share	-	-	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-31.234.488</b>	<b>-8.241.134</b>	<b>-7.498.486</b>	<b>-9.966.519</b>	<b>-5.528.349</b>
<b>Premiums earned for own account</b>	<b>2.328.977.922</b>	<b>965.672.446</b>	<b>576.185.338</b>	<b>772.032.620</b>	<b>15.087.518</b>
<b>Investment return on non-life insurance business</b>	<b>174.495.118</b>	<b>72.802.714</b>	<b>34.879.018</b>	<b>65.670.000</b>	<b>1.143.386</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-1.972.906.772	-728.191.088	-501.165.041	-725.777.886	-17.772.757
Change in claims reserve	-63.034.236	-33.011.445	-8.110.000	-21.331.999	-580.792
<b>Claims incurred</b>	<b>-2.035.941.008</b>	<b>-761.202.533</b>	<b>-509.275.041</b>	<b>-747.109.885</b>	<b>-18.353.549</b>
Claims paid, reinsurers' share	11.567.562	-	-	11.567.562	-
Change in claims reserve, reinsurers' share	-	-	-	-	-
<b>Claims incurred, reinsurers' share</b>	<b>11.567.562</b>	<b>-</b>	<b>-</b>	<b>11.567.562</b>	<b>-</b>
<b>Claims incurred for own account</b>	<b>-2.024.373.446</b>	<b>-761.202.533</b>	<b>-509.275.041</b>	<b>-735.542.323</b>	<b>-18.353.549</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-26.366.089</b>	<b>-25.546.089</b>	<b>-</b>	<b>-820.000</b>	<b>-</b>
Acquisition costs	-281.901.064	-149.702.240	-51.757.929	-78.181.310	-2.259.585
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-299.028.368	-107.211.571	-64.766.815	-119.100.000	-7.949.982
Commission and profit share from reinsurers	-	-	-	-	-
<b>Net operating expenses</b>	<b>-580.929.432</b>	<b>-256.913.811</b>	<b>-116.524.744</b>	<b>-197.281.310</b>	<b>-10.209.567</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>51.100.000</b>	<b>30.000.000</b>	<b>21.100.000</b>	<b>-</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-77.095.927</b>	<b>24.812.727</b>	<b>6.364.571</b>	<b>-95.941.013</b>	<b>-12.332.212</b>
Premium reserve transf. from last year	1.121.094.032	483.431.319	201.771.000	428.600.000	7.291.713
Premium reserve transf. to next year	1.328.406.052	573.070.408	231.603.000	510.750.000	12.982.644
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-
Claims reserve transf. from last year	443.098.088	160.486.265	108.430.000	173.185.039	996.784
Claims reserve transf. to next year	506.132.324	193.497.710	116.540.000	194.517.038	1.577.576
Reinsurers' share in claims reserve transf. from last year	-	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	-	-	-	-	-
Equalization reserve transf. from last year	61.400.000	30.000.000	27.400.000	4.000.000	-
Equalization reserve transf. to next year	10.300.000	-	6.300.000	4.000.000	-
Reserve for bonuses and rebates transf. from last year	18.793.981	19.393.981	-	-600.000	-
Reserve for bonuses and rebates transf. to next year	24.201.681	25.621.681	-	-1.420.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
<b>Ratios</b>					
Claims incurred/Earned premiums	86,3%	78,2%	87,3%	95,5%	89,0%
Net operating costs/Earned premiums	24,6%	26,4%	20,0%	25,2%	49,5%
Investment income/Earned premiums	7,4%	7,5%	6,0%	8,4%	5,5%
Claims incurred+net operat. costs-inv. income /Earned premiums	118,3%	112,0%	113,2%	129,2%	144,1%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-3,3%</b>	<b>2,5%</b>	<b>1,1%</b>	<b>-12,3%</b>	<b>-59,8%</b>
Own claims incurred/Own premiums earned	86,9%	78,8%	88,4%	95,3%	121,6%
Own technical reserve/Own premiums earned	80,3%	82,0%	61,5%	91,7%	96,5%

<b>(15) Credit and suretyship 2000, IKR</b>	<b>Total</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>
Premiums written	28.692.592	14.891.831	5.136.064	8.664.697
Change in premium reserve	441.036	1.869.036	-28.000	-1.400.000
<b>Premiums earned</b>	<b>29.133.628</b>	<b>16.760.867</b>	<b>5.108.064</b>	<b>7.264.697</b>
Premiums written, reinsurers' share	-18.755.540	-11.904.015	-	-6.851.525
Change in premium reserve, reinsurers' share	-1.988.128	-3.154.128	-34.000	1.200.000
<b>Reinsurers' share in premiums earned</b>	<b>-20.743.668</b>	<b>-15.058.143</b>	<b>-34.000</b>	<b>-5.651.525</b>
<b>Premiums earned for own account</b>	<b>8.389.960</b>	<b>1.702.724</b>	<b>5.074.064</b>	<b>1.613.172</b>
<b>Investment return on non-life insurance business</b>	<b>2.191.256</b>	<b>1.124.010</b>	<b>497.246</b>	<b>570.000</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-
Claims paid	-5.699.998	-	-	-5.699.998
Change in claims reserve	458.015	58.015	-200.000	600.000
<b>Claims incurred</b>	<b>-5.241.983</b>	<b>58.015</b>	<b>-200.000</b>	<b>-5.099.998</b>
Claims paid, reinsurers' share	3.989.999	-	-	3.989.999
Change in claims reserve, reinsurers' share	2.155.320	1.055.320	-	1.100.000
<b>Claims incurred, reinsurers' share</b>	<b>6.145.319</b>	<b>1.055.320</b>	-	<b>5.089.999</b>
<b>Claims incurred for own account</b>	<b>903.336</b>	<b>1.113.335</b>	<b>-200.000</b>	<b>-9.999</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-	-
Acquisition costs	-2.532.085	-1.706.901	-225.184	-600.000
Change in deferred acquisition costs	-	-	-	-
Administrative expenses	-3.200.532	-1.501.173	-499.359	-1.200.000
Commission and profit share from reinsurers	7.572.055	5.504.680	-	2.067.375
<b>Net operating expenses</b>	<b>1.839.438</b>	<b>2.296.606</b>	<b>-724.543</b>	<b>267.375</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-
<b>Change in equalization reserve</b>	<b>11.700.000</b>	<b>12.000.000</b>	<b>-300.000</b>	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>25.023.990</b>	<b>18.236.675</b>	<b>4.346.767</b>	<b>2.440.548</b>
Premium reserve transf. from last year	20.901.114	15.415.114	486.000	5.000.000
Premium reserve transf. to next year	20.460.078	13.546.078	514.000	6.400.000
Reinsurers' share in premium reserve transf. from last year	16.881.771	14.047.771	34.000	2.800.000
Reinsurers' share in premium reserve transf. to next year	14.893.643	10.893.643	-	4.000.000
Claims reserve transf. from last year	8.036.660	1.245.190	1.800.000	4.991.470
Claims reserve transf. to next year	7.578.645	1.187.175	2.000.000	4.391.470
Reinsurers' share in claims reserve transf. from last year	1.700.000	-	-	1.700.000
Reinsurers' share in claims reserve transf. to next year	3.855.320	1.055.320	-	2.800.000
Equalization reserve transf. from last year	15.400.000	12.000.000	2.400.000	1.000.000
Equalization reserve transf. to next year	3.700.000	-	2.700.000	1.000.000
Reserve for bonuses and rebates transf. from last year	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-
<b>Ratios</b>				
Claims incurred/Earned premiums	18,0%	-0,3%	3,9%	70,2%
Net operating costs/Earned premiums	-6,3%	-13,7%	14,2%	-3,7%
Investment income/Earned premiums	7,5%	6,7%	9,7%	7,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	19,2%	-7,3%	27,8%	74,4%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>85,9%</b>	<b>108,8%</b>	<b>85,1%</b>	<b>33,6%</b>
Own claims incurred/Own premiums earned	-10,8%	-65,4%	3,9%	0,6%
Own technical reserve/Own premiums earned	154,8%	163,5%	102,8%	309,4%



<b>(16) General liability 2000, IKR</b>	<b>Total</b>	<b>Samáb. Ísl. á fiskisk.</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	1.135.523.630	19.657.670	457.887.803	284.074.851	357.758.036	16.145.270
Change in premium reserve	-47.260.599	-116.342	-27.878.087	5.092.000	-24.000.000	-358.170
<b>Premiums earned</b>	<b>1.088.263.032</b>	<b>19.541.328</b>	<b>430.009.717</b>	<b>289.166.851</b>	<b>333.758.036</b>	<b>15.787.100</b>
Premiums written, reinsurers' share	-239.198.553	-8.421.842	-103.502.934	-63.589.065	-53.718.727	-9.965.985
Change in premium reserve, reinsurers' share	-5.624.972	58.671	2.784.216	-2.721.000	-6.000.000	253.141
<b>Reinsurers' share in premiums earned</b>	<b>-244.823.525</b>	<b>-8.363.171</b>	<b>-100.718.718</b>	<b>-66.310.065</b>	<b>-59.718.727</b>	<b>-9.712.844</b>
<b>Premiums earned for own account</b>	<b>843.439.507</b>	<b>11.178.157</b>	<b>329.290.999</b>	<b>222.856.786</b>	<b>274.039.309</b>	<b>6.074.256</b>
<b>Investment return on non-life insurance business</b>	<b>287.459.332</b>	<b>1.099.209</b>	<b>87.372.856</b>	<b>101.645.158</b>	<b>95.750.000</b>	<b>1.592.109</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-
Claims paid	-828.443.488	-6.078.193	-330.304.040	-292.598.223	-196.800.954	-2.662.078
Change in claims reserve	-281.025.095	14.150.000	-371.449.283	130.270.000	-52.650.352	-1.345.460
<b>Claims incurred</b>	<b>-1.109.468.583</b>	<b>8.071.807</b>	<b>-701.753.323</b>	<b>-162.328.223</b>	<b>-249.451.306</b>	<b>-4.007.538</b>
Claims paid, reinsurers' share	201.273.072	3.302.161	83.141.484	90.867.249	22.301.687	1.660.491
Change in claims reserve, reinsurers' share	70.733.928	-10.575.000	162.010.888	-62.172.000	-19.400.000	870.040
<b>Claims incurred, reinsurers' share</b>	<b>272.007.000</b>	<b>-7.272.839</b>	<b>245.152.372</b>	<b>28.695.249</b>	<b>2.901.687</b>	<b>2.530.531</b>
<b>Claims incurred for own account</b>	<b>-837.461.583</b>	<b>798.968</b>	<b>-456.600.951</b>	<b>-133.632.974</b>	<b>-246.549.619</b>	<b>-1.477.007</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-2.609.113</b>	-	<b>-49.113</b>	-	<b>-2.560.000</b>	-
Acquisition costs	-97.712.151	-850.984	-52.483.072	-15.770.500	-27.777.036	-830.559
Change in deferred acquisition costs	-	-	-	-	-	-
Administrative expenses	-130.981.044	-5.136.689	-46.157.442	-27.464.725	-49.300.000	-2.922.188
Commission and profit share from reinsurers	23.544.583	-	15.244.367	2.599.552	5.700.664	-
<b>Net operating expenses</b>	<b>-205.148.612</b>	<b>-5.987.673</b>	<b>-83.396.147</b>	<b>-40.635.673</b>	<b>-71.376.372</b>	<b>-3.752.747</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>63.400.000</b>	-	<b>68.000.000</b>	<b>-4.600.000</b>	-	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>149.079.531</b>	<b>7.088.661</b>	<b>-55.382.356</b>	<b>145.633.297</b>	<b>49.303.318</b>	<b>2.436.611</b>
Premium reserve transf. from last year	272.462.257	668.658	134.737.268	30.058.000	106.000.000	998.331
Premium reserve transf. to next year	319.722.855	785.000	162.615.354	24.966.000	130.000.000	1.356.501
Reinsurers' share in premium reserve transf. from last year	56.856.298	334.329	29.346.559	12.479.000	14.000.000	696.410
Reinsurers' share in premium reserve transf. to next year	51.231.326	393.000	32.130.775	9.758.000	8.000.000	949.551
Claims reserve transf. from last year	2.753.040.983	31.750.000	747.203.268	1.188.880.000	737.968.175	47.239.540
Claims reserve transf. to next year	3.034.066.078	17.600.000	1.118.652.551	1.058.610.000	790.618.527	48.585.000
Reinsurers' share in claims reserve transf. from last year	565.254.016	20.695.000	102.579.476	356.840.000	52.000.000	33.139.540
Reinsurers' share in claims reserve transf. to next year	635.987.864	10.120.000	264.590.364	294.668.000	32.600.000	34.009.500
Equalization reserve transf. from last year	399.583.600	9.000.000	68.000.000	191.700.000	130.000.000	883.600
Equalization reserve transf. to next year	336.238.850	9.000.000	-	196.300.000	130.000.000	938.850
Reserve for bonuses and rebates transf. from last year	39.887	-	39.887	-	-	-
Reserve for bonuses and rebates transf. to next year	-2.510.887	-	49.113	-	-2.560.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-
<b>Ratios</b>						
Claims incurred/Earned premiums	101,9%	-41,3%	163,2%	56,1%	74,7%	25,4%
Net operating costs/Earned premiums	18,9%	30,6%	19,4%	14,1%	21,4%	23,8%
Investment income/Earned premiums	26,4%	5,6%	20,3%	35,2%	28,7%	10,1%
Claims incurred+net operat. costs-inv. income /Earned premiums	147,2%	-5,0%	202,9%	105,3%	124,8%	59,2%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>13,7%</b>	<b>36,3%</b>	<b>-12,9%</b>	<b>50,4%</b>	<b>14,8%</b>	<b>15,4%</b>
Own claims incurred/Own premiums earned	99,3%	-7,1%	138,7%	60,0%	90,0%	24,3%
Own technical reserve/Own premiums earned	355,7%	150,9%	299,0%	437,7%	367,6%	262,1%

<b>(17) Accident and sickness 2000, IKR</b>	<b>Total</b>	<b>Alþjóða líftr.fél. hf.</b>	<b>Samáb. Ísl. á fiskisk.</b>	<b>Sameinaða líftr.fél. hf.</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga-miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vörður Vátrfél.</b>
Premiums written	1.562.845.209	39.315.813	15.079.093	27.688.946	398.666.046	479.507.126	586.031.666	16.556.520
Change in premium reserve	-43.423.834	-1.533.138	86.782	-558.000	-6.510.321	1.673.000	-36.300.000	-282.157
<b>Premiums earned</b>	<b>1.519.421.376</b>	<b>37.782.675</b>	<b>15.165.875</b>	<b>27.130.946</b>	<b>392.155.725</b>	<b>481.180.126</b>	<b>549.731.666</b>	<b>16.274.363</b>
Premiums written, reinsurers' share	-479.167.556	-17.316.626	-8.168.099	-12.515.277	-50.730.299	-283.423.032	-96.485.493	-10.528.730
Change in premium reserve, reinsurers' share	-1.116.417	478.888	-35.113	606.000	75.119	-2.489.000	-	247.689
<b>Reinsurers' share in premiums earned</b>	<b>-480.283.973</b>	<b>-16.837.738</b>	<b>-8.203.212</b>	<b>-11.909.277</b>	<b>-50.655.180</b>	<b>-285.912.032</b>	<b>-96.485.493</b>	<b>-10.281.041</b>
<b>Premiums earned for own account</b>	<b>1.039.137.403</b>	<b>20.944.937</b>	<b>6.962.663</b>	<b>15.221.669</b>	<b>341.500.545</b>	<b>195.268.094</b>	<b>453.246.173</b>	<b>5.993.322</b>
<b>Investment return on non-life insurance business</b>	<b>315.899.618</b>	<b>1.404.855</b>	<b>1.712.330</b>	<b>5.884.766</b>	<b>63.012.971</b>	<b>67.131.540</b>	<b>176.270.000</b>	<b>483.156</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-1.013.973.203	-16.875.280	-9.684.006	-13.816.326	-269.584.211	-293.356.798	-407.409.219	-3.247.363
Change in claims reserve	-115.119.247	9.020.514	-4.226.000	2.009.000	-53.975.536	-111.590.000	38.512.439	5.130.336
<b>Claims incurred</b>	<b>-1.129.092.450</b>	<b>-7.854.766</b>	<b>-13.910.006</b>	<b>-11.807.326</b>	<b>-323.559.747</b>	<b>-404.946.798</b>	<b>-368.896.780</b>	<b>1.882.973</b>
Claims paid, reinsurers' share	400.403.129	10.257.808	4.595.804	10.627.313	89.311.490	212.855.300	73.017.800	-262.386
Change in claims reserve, reinsurers' share	-4.965.305	-6.031.302	1.771.900	607.000	-28.580.055	38.019.000	-9.100.000	-1.651.848
<b>Claims incurred, reinsurers' share</b>	<b>395.437.824</b>	<b>4.226.506</b>	<b>6.367.704</b>	<b>11.234.313</b>	<b>60.731.435</b>	<b>250.874.300</b>	<b>63.917.800</b>	<b>-1.914.234</b>
<b>Claims incurred for own account</b>	<b>-733.654.626</b>	<b>-3.628.260</b>	<b>-7.542.302</b>	<b>-573.013</b>	<b>-262.828.311</b>	<b>-154.072.498</b>	<b>-304.978.980</b>	<b>-31.261</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-5.182.236</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-5.073.036</b>	<b>-</b>	<b>-109.200</b>	<b>-</b>
Acquisition costs	-131.285.520	-4.486.626	-631.631	-3.954.914	-44.124.362	-31.838.031	-45.507.921	-742.035
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-195.461.730	-7.847.366	-4.240.274	-2.249.533	-40.187.585	-57.426.242	-80.900.000	-2.610.730
Commission and profit share from reinsurers	13.727.217	-	526.608	-	1.572.711	9.972.734	753.683	901.481
<b>Net operating expenses</b>	<b>-313.020.033</b>	<b>-12.333.992</b>	<b>-4.345.297</b>	<b>-6.204.447</b>	<b>-82.739.236</b>	<b>-79.291.539</b>	<b>-125.654.238</b>	<b>-2.451.284</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>13.800.000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13.800.000</b>	<b>-</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>316.980.126</b>	<b>6.387.540</b>	<b>-3.212.606</b>	<b>14.328.975</b>	<b>53.872.932</b>	<b>42.835.597</b>	<b>198.773.755</b>	<b>3.993.933</b>
Premium reserve transf. from last year	360.751.051	6.286.266	742.782	13.077.000	133.061.950	39.260.000	166.400.000	1.923.053
Premium reserve transf. to next year	404.174.885	7.819.404	656.000	13.635.000	139.572.271	37.587.000	202.700.000	2.205.210
Reinsurers' share in premium reserve transf. from last year	33.849.780	3.149.539	297.113	4.064.000	9.433.355	15.421.000	-	1.484.773
Reinsurers' share in premium reserve transf. to next year	32.733.365	3.628.428	262.000	4.670.000	9.508.474	12.932.000	-	1.732.463
Claims reserve transf. from last year	3.063.992.986	32.725.662	37.183.000	40.539.000	705.204.676	856.870.000	1.374.435.312	17.035.336
Claims reserve transf. to next year	3.179.112.232	23.705.148	41.409.000	38.530.000	759.180.212	968.460.000	1.335.922.873	11.905.000
Reinsurers' share in claims reserve transf. from last year	971.539.580	18.191.552	18.807.350	11.447.000	304.493.890	468.115.000	137.900.000	12.584.788
Reinsurers' share in claims reserve transf. to next year	966.574.335	12.160.250	20.579.250	12.054.000	275.913.835	506.134.000	128.800.000	10.933.000
Equalization reserve transf. from last year	673.310.750	930.000	9.000.000	9.526.000	70.000.000	223.100.000	360.000.000	754.750
Equalization reserve transf. to next year	661.010.750	930.000	9.000.000	9.526.000	70.000.000	209.300.000	360.000.000	2.254.750
Reserve for bonuses and rebates transf. from last year	3.147.133	-	-	-	4.647.133	-	-1.500.000	-
Reserve for bonuses and rebates transf. to next year	3.373.593	-	-	-	4.982.793	-	-1.609.200	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-
<b>Ratios</b>								
Claims incurred/Earned premiums	74,3%	20,8%	91,7%	43,5%	82,5%	84,2%	67,1%	-11,6%
Net operating costs/Earned premiums	20,6%	32,6%	28,7%	22,9%	21,1%	16,5%	22,9%	15,1%
Investment income/Earned premiums	20,8%	3,7%	11,3%	21,7%	16,1%	14,0%	32,1%	3,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	115,7%	57,2%	131,7%	88,1%	119,7%	114,6%	122,0%	6,5%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>20,9%</b>	<b>16,9%</b>	<b>-21,2%</b>	<b>52,8%</b>	<b>13,7%</b>	<b>8,9%</b>	<b>36,2%</b>	<b>24,5%</b>
Own claims incurred/Own premiums earned	70,6%	17,3%	108,3%	3,8%	77,0%	78,9%	67,3%	0,5%
Own technical reserve/Own premiums earned	312,6%	79,6%	434,1%	295,4%	201,6%	356,6%	390,1%	61,7%

<b>(18) Life assurance 2000, IKR</b>	<b>Total</b>	<b>Alþjóða lífr.fél. hf.</b>	<b>Lífr.fél. Íslands hf.</b>	<b>Sameinaða lífr.fél. hf.</b>
Premiums written	1.413.521.549	333.407.776	425.490.595	654.623.178
Premiums written, reinsurers' share	-251.885.517	-55.529.356	-47.118.073	-149.238.088
<b>Premiums written for own account</b>	<b>1.161.636.032</b>	<b>277.878.420</b>	<b>378.372.522</b>	<b>505.385.090</b>
<b>Investment income</b>	<b>259.926.552</b>	<b>5.008.962</b>	<b>92.716.831</b>	<b>162.200.759</b>
<b>Unrealized gains on investm., risk borne by policyholders</b>	-	-	-	-
<b>Other technical income, net of reinsurance</b>	-	-	-	-
Life assurance claims paid	-282.332.016	-101.229.786	-87.513.659	-93.588.571
Change in life assurance claims reserve	-27.914.519	3.364.253	-3.574.772	-27.704.000
<b>Life assurance claims incurred</b>	<b>-310.246.535</b>	<b>-97.865.533</b>	<b>-91.088.431</b>	<b>-121.292.571</b>
Reinsurers' share in life assurance claims paid	115.233.924	35.180.468	20.780.543	59.272.913
Change in life assurance claims reserve, reinsurers' share	8.127.656	-1.709.050	-3.492.294	13.329.000
<b>Reinsurers' share in life assurance claims incurred</b>	<b>123.361.580</b>	<b>33.471.418</b>	<b>17.288.249</b>	<b>72.601.913</b>
<b>Life assurance claims for own account</b>	<b>-186.884.955</b>	<b>-64.394.115</b>	<b>-73.800.182</b>	<b>-48.690.658</b>
Change in premium reserve	-32.953.633	21.447.031	-24.234.396	-30.166.268
Change in premium reserve, reinsurers' share	8.312.225	-28.919	4.330.784	4.010.360
Change in other technical provisions, net of reinsurance	-432.001.058	-80.412.209	-148.893.861	-202.694.988
<b>Change in prem. res. and other techn. res., net of reins.</b>	<b>-456.642.466</b>	<b>-58.994.097</b>	<b>-168.797.473</b>	<b>-228.850.896</b>
<b>Bonuses and rebates</b>	<b>36.733.967</b>	-	-	<b>36.733.967</b>
Acquisition costs	-392.406.569	-110.223.227	-91.223.976	-190.959.366
Change in deferred acquisition costs	-38.986.356	-38.986.356	-	-
Administrative expenses	-229.355.538	-81.462.630	-39.276.275	-108.616.633
Commission and profit share from reinsurers	45.905.106	9.655.658	9.555.338	26.694.110
<b>Net operating expenses</b>	<b>-536.870.645</b>	<b>-143.043.843</b>	<b>-120.944.913</b>	<b>-272.881.889</b>
Administrative expenses	-12.929.463	-579.652	-6.545.000	-5.804.811
Interest costs	-19.235.217	-288.338	-3.259.291	-15.687.588
Costs from revaluation of investments	-	-	-	-
Losses on realization of investments	-	-	-	-
<b>Investment costs</b>	<b>-32.164.680</b>	<b>-867.990</b>	<b>-9.804.291</b>	<b>-21.492.399</b>
<b>Unrealized losses on investm., risk borne by policyholders</b>	<b>-12.944.399</b>	<b>-6.738.986</b>	<b>-4.987.500</b>	<b>-1.217.913</b>
<b>Other technical charges, net of reinsurance</b>	-	-	-	-
<b>Allocated investm. return transf. to the non-techn. account</b>	<b>-84.526.713</b>	<b>1.506.048</b>	<b>-32.808.000</b>	<b>-53.224.761</b>
<b>Balance on the technical account - life assurance business</b>	<b>74.794.760</b>	<b>10.354.399</b>	<b>59.946.994</b>	<b>4.493.366</b>
Premium reserve transf. from last year	699.097.377	123.240.000	332.743.578	243.113.799
Premium reserve transf. to next year	693.550.293	62.806.613	356.977.974	273.765.706
Reinsurers' share in premium reserve transf. from last year	90.282.420	146.261	15.974.621	74.161.538
Reinsurers' share in premium reserve transf. to next year	98.594.644	117.341	20.305.405	78.171.898
Life assurance claims reserve transf. from last year	305.557.885	33.317.000	83.620.885	188.620.000
Life assurance claims reserve transf. to next year	333.472.404	29.952.747	87.195.657	216.324.000
Reinsurers' share in life ass. claims reserve transf. fr. last year	77.246.973	13.959.050	11.099.923	52.188.000
Reinsurers' share in life ass. claims reserve transf. to next year	85.374.629	12.250.000	7.607.629	65.517.000
Equalization reserve for bonuses transf. from last year	339.921.516	20.833.000	92.872.516	226.216.000
Equalization reserve for bonuses transf. to next year	351.485.659	20.833.000	92.852.659	237.800.000
<b>Ratios</b>				
Life assurance claims incurred/Premiums written	21,9%	29,4%	21,4%	18,5%
Net operating costs/Premiums written	38,0%	42,9%	28,4%	41,7%
Net investment income/Premiums written	16,1%	1,2%	19,5%	21,5%
Claims incurred+net operat. costs-inv. income /Premiums written	43,8%	71,0%	30,3%	38,7%
Balance on the life ass. techn. acc./Premiums written	5,3%	3,1%	14,1%	0,7%

A few types of non-life insurance 2000, IKR	(101) Brunatryggingar fasteigna 2000	(1030) Heimilis- og fjölskyldutryggingar 2000 kr.	(1039) Húseignenda- og fasteignatryggingar	(1112) Vátryggingar fiskiskipa undir 100 rúmlestum 2000 kr.	(1113) Vátryggingar fiskiskipa yfir 100	(141) Ábyrgðatryggin gar ökutækja	(144) Slýsatrygging ökumanns og
Premiums written	617.020.159	689.804.697	1.063.620.236	145.733.156	884.844.411	5.082.485.378	1.708.151.360
Change in premium reserve	-368.290	-29.086.318	-24.113.892	206.870	1.608.011	-710.392.595	-209.879.131
<b>Premiums earned</b>	<b>616.651.869</b>	<b>660.718.379</b>	<b>1.039.506.344</b>	<b>145.940.026</b>	<b>886.452.422</b>	<b>4.372.092.784</b>	<b>1.498.272.230</b>
Premiums written, reinsurers' share	-421.703.321	-194.409.467	-308.198.795	-74.270.835	-349.965.033	-96.427.550	-23.845.313
Change in premium reserve, reinsurers' share	1.143.579	448.304	-8.707.885	-587.174	518.777	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-420.559.742</b>	<b>-193.961.163</b>	<b>-316.906.680</b>	<b>-74.858.009</b>	<b>-349.446.256</b>	<b>-96.427.550</b>	<b>-23.845.313</b>
<b>Premiums earned for own account</b>	<b>196.092.127</b>	<b>466.757.216</b>	<b>722.599.664</b>	<b>71.082.017</b>	<b>537.006.166</b>	<b>4.275.665.234</b>	<b>1.474.426.917</b>
<b>Investment return on non-life insurance business</b>	<b>23.654.605</b>	<b>53.530.106</b>	<b>59.378.188</b>	<b>5.258.723</b>	<b>61.176.443</b>	<b>1.532.864.737</b>	<b>641.867.037</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-
Claims paid	-594.789.774	-542.965.698	-913.064.083	-125.106.136	-717.420.180	-4.736.762.325	-874.192.008
Change in claims reserve	-317.240.064	-93.775.049	-31.171.944	-18.348.234	86.015.634	-1.905.034.879	-750.315.112
<b>Claims incurred</b>	<b>-912.029.838</b>	<b>-636.740.747</b>	<b>-944.236.028</b>	<b>-143.454.370</b>	<b>-631.404.546</b>	<b>-6.641.797.204</b>	<b>-1.624.507.119</b>
Claims paid, reinsurers' share	370.689.093	152.146.541	233.176.827	60.711.304	225.495.640	128.905.899	11.735.670
Change in claims reserve, reinsurers' share	281.861.128	38.583.094	-9.423.584	4.497.059	-37.843.070	149.041.107	29.600.000
<b>Claims incurred, reinsurers' share</b>	<b>652.550.221</b>	<b>190.729.635</b>	<b>223.753.243</b>	<b>65.208.363</b>	<b>187.652.570</b>	<b>277.947.006</b>	<b>41.335.670</b>
<b>Claims incurred for own account</b>	<b>-259.479.617</b>	<b>-446.011.112</b>	<b>-720.482.785</b>	<b>-78.246.007</b>	<b>-443.751.976</b>	<b>-6.363.850.198</b>	<b>-1.583.171.449</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-2.544.080</b>	<b>-9.704.570</b>	<b>-12.662.049</b>	-	-	<b>-67.242.411</b>	-
Acquisition costs	-59.348.914	-64.395.449	-99.388.320	-3.755.821	-43.962.439	-499.522.717	-170.525.775
Change in deferred acquisition costs	-	-	-	-	-	-	-
Administrative expenses	-76.652.684	-85.513.591	-132.748.265	-23.376.045	-83.205.355	-594.623.669	-199.400.095
Commission and profit share from reinsurers	130.402.472	64.321.111	100.909.351	4.872.080	17.486.838	-	-
<b>Net operating expenses</b>	<b>-5.599.126</b>	<b>-85.587.929</b>	<b>-131.227.234</b>	<b>-22.259.786</b>	<b>-109.680.956</b>	<b>-1.094.146.387</b>	<b>-369.925.870</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>-1.600.000</b>	<b>7.500.000</b>	<b>14.800.000</b>	<b>-1.280.936</b>	<b>71.205.000</b>	<b>142.400.000</b>	<b>64.000.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-49.476.090</b>	<b>-13.516.289</b>	<b>-67.594.216</b>	<b>-25.445.989</b>	<b>115.954.677</b>	<b>-1.574.309.025</b>	<b>227.196.635</b>
Premium reserve transf. from last year	244.978.445	244.267.057	294.108.673	3.980.870	42.749.117	2.026.751.020	698.778.510
Premium reserve transf. to next year	245.346.735	273.353.375	318.222.565	3.774.000	41.141.106	2.737.143.615	908.657.641
Reinsurers' share in premium reserve transf. from last year	163.629.623	84.014.620	108.206.337	1.480.174	10.430.448	-	-
Reinsurers' share in premium reserve transf. to next year	164.773.202	84.462.924	99.498.452	893.000	10.949.225	-	-
Claims reserve transf. from last year	277.938.054	377.763.975	360.545.078	33.830.889	532.428.506	12.311.412.708	5.149.337.608
Claims reserve transf. to next year	595.178.118	471.539.024	391.717.023	52.179.123	446.412.872	14.216.447.588	5.899.652.719
Reinsurers' share in claims reserve transf. from last year	178.849.856	115.582.470	83.640.789	8.943.290	118.349.916	368.247.897	19.000.000
Reinsurers' share in claims reserve transf. to next year	460.710.964	154.165.544	74.217.205	13.440.349	80.506.846	517.289.004	48.600.000
Equalization reserve transf. from last year	38.524.800	66.209.000	86.531.700	19.093.578	231.414.899	288.355.250	187.700.000
Equalization reserve transf. to next year	40.124.800	58.709.000	71.731.700	20.313.513	157.795.000	145.900.000	123.700.000
Reserve for bonuses and rebates transf. from last year	2.458.752	8.106.851	11.143.627	-	-	41.435.951	-
Reserve for bonuses and rebates transf. to next year	2.544.080	9.704.570	11.876.615	-	-	64.658.516	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-
<b>Ratios</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Claims incurred/Earned premiums	147,9%	96,4%	90,8%	98,3%	71,2%	151,9%	108,4%
Net operating costs/Earned premiums	0,9%	13,0%	12,6%	15,3%	12,4%	25,0%	24,7%
Investment income/Earned premiums	3,8%	8,1%	5,7%	3,6%	6,9%	35,1%	42,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	152,6%	117,4%	109,2%	117,2%	90,5%	212,0%	176,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-8,0%</b>	<b>-2,0%</b>	<b>-6,5%</b>	<b>-17,4%</b>	<b>13,1%</b>	<b>-36,0%</b>	<b>15,2%</b>
Own claims incurred/Own premiums earned	132,3%	95,6%	99,7%	110,1%	82,6%	148,8%	107,4%
Own technical reserve/Own premiums earned	131,4%	123,1%	85,8%	87,1%	103,1%	389,3%	466,9%

<b>A few types of non-life insurance 2000, IKR</b>	<b>(1721) Avinnuslysa- tryggingar</b>	<b>(1722) Atvinnuslysa- tryggingar</b>	<b>Atvinnuslysa- tryggingar (172)</b>
Premiums written	237.037.390	113.942.226	350.979.616
Change in premium reserve	-14.214.678	256.745	-13.957.933
<b>Premiums earned</b>	<b>222.822.712</b>	<b>114.198.971</b>	<b>337.021.683</b>
Premiums written, reinsurers' share	-83.533.584	-47.163.434	-130.697.018
Change in premium reserve, reinsurers' share	-440.105	-145.007	-585.112
<b>Reinsurers' share in premiums earned</b>	<b>-83.973.689</b>	<b>-47.308.441</b>	<b>-131.282.130</b>
<b>Premiums earned for own account</b>	<b>138.849.023</b>	<b>66.890.530</b>	<b>205.739.553</b>
<b>Investment return on non-life insurance business</b>	<b>51.718.418</b>	<b>30.910.132</b>	<b>82.628.550</b>
<b>Other technical income, net of reinsurance</b>	-	-	-
Claims paid	-226.003.777	-66.748.653	-292.752.430
Change in claims reserve	-165.814.560	-4.809.195	-170.623.755
<b>Claims incurred</b>	<b>-391.818.337</b>	<b>-71.557.848</b>	<b>-463.376.185</b>
Claims paid, reinsurers' share	100.654.783	28.976.282	129.631.065
Change in claims reserve, reinsurers' share	26.137.200	62.482	26.199.683
<b>Claims incurred, reinsurers' share</b>	<b>126.791.983</b>	<b>29.038.764</b>	<b>155.830.748</b>
<b>Claims incurred for own account</b>	<b>-265.026.354</b>	<b>-42.519.084</b>	<b>-307.545.437</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	<b>-900.000</b>	<b>500.000</b>	<b>-400.000</b>
Acquisition costs	-20.546.552	-8.192.085	-28.738.637
Change in deferred acquisition costs	-	-	-
Administrative expenses	-28.943.486	-15.972.376	-44.915.862
Commission and profit share from reinsurers	239.364	960.085	1.199.449
<b>Net operating expenses</b>	<b>-49.250.674</b>	<b>-23.204.376</b>	<b>-72.455.050</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-
<b>Change in equalization reserve</b>	<b>-800.000</b>	<b>7.800.000</b>	<b>7.000.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-125.409.587</b>	<b>40.377.202</b>	<b>-85.032.385</b>
Premium reserve transf. from last year	62.190.876	6.349.074	68.539.950
Premium reserve transf. to next year	76.405.554	6.092.329	82.497.883
Reinsurers' share in premium reserve transf. from last year	10.976.559	1.769.384	12.745.943
Reinsurers' share in premium reserve transf. to next year	10.536.455	1.624.377	12.160.832
Claims reserve transf. from last year	611.587.154	387.885.778	999.472.932
Claims reserve transf. to next year	777.401.714	392.694.973	1.170.096.687
Reinsurers' share in claims reserve transf. from last year	284.407.773	153.743.348	438.151.121
Reinsurers' share in claims reserve transf. to next year	310.544.973	153.805.850	464.350.824
Equalization reserve transf. from last year	81.100.000	82.081.000	163.181.000
Equalization reserve transf. to next year	81.900.000	75.281.000	157.181.000
Reserve for bonuses and rebates transf. from last year	-100.000	-1.000.000	-1.100.000
Reserve for bonuses and rebates transf. to next year	-1.000.000	-500.000	-1.500.000
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-
<b>Ratios</b>	<b>0</b>	<b>0</b>	<b>0</b>
Claims incurred/Earned premiums	175,8%	62,7%	137,5%
Net operating costs/Earned premiums	22,1%	20,3%	21,5%
Investment income/Earned premiums	23,2%	27,1%	24,5%
Claims incurred+net operat. costs-inv. income /Earned premiums	221,2%	110,0%	183,5%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-56,3%</b>	<b>35,4%</b>	<b>-25,2%</b>
Own claims incurred/Own premiums earned	190,9%	63,6%	149,5%
Own technical reserve/Own premiums earned	441,9%	475,6%	452,9%

Classes of reinsurance 2000, IKR	(2) Innl. endurtr. alls	(20) Endurtr. eignatr.	(21) Endurtr. sjótrygginga	(23) Endurtr. farmtr.	(24) Endurtr. ökutækjatr.	(26) Endurtr. ábyrgðartr.	(27) Endurtr. sly- og sjúkr.	(28) Endurtr. líftrygginga	(3) Erl. endurtr
Premiums written	1.048.904.754	48.713.886	425.476.129	-	38.198.349	106.449.104	312.007.356	118.059.930	130.795
Change in premium reserve	-1.980.526	3.229.000	10.059.031	-	-	-8.369.613	-11.847.601	4.948.658	-
<b>Premiums earned</b>	<b>1.046.924.228</b>	<b>51.942.886</b>	<b>435.535.160</b>	-	<b>38.198.349</b>	<b>98.079.492</b>	<b>300.159.755</b>	<b>123.008.588</b>	<b>130.795</b>
Premiums written, reinsurers' share	-315.114.069	-4.469.759	-190.443.790	-	-38.570.989	-13.584.701	-67.652.750	-392.080	-
Change in premium reserve, reinsurers' share	-9.771.513	-800.000	-3.835.669	-	-	-	-5.343.844	208.000	-
<b>Reinsurers' share in premiums earned</b>	<b>-324.885.582</b>	<b>-5.269.759</b>	<b>-194.279.459</b>	-	<b>-38.570.989</b>	<b>-13.584.701</b>	<b>-72.996.594</b>	<b>-184.080</b>	-
<b>Premiums earned for own account</b>	<b>722.038.646</b>	<b>46.673.127</b>	<b>241.255.701</b>	-	<b>-372.640</b>	<b>84.494.791</b>	<b>227.163.161</b>	<b>122.824.508</b>	<b>130.795</b>
<b>Investment return on non-life insurance business</b>	<b>193.504.749</b>	<b>6.031.921</b>	<b>25.357.450</b>	<b>58.930</b>	<b>5.214.329</b>	<b>67.652.917</b>	<b>79.500.658</b>	<b>9.688.545</b>	<b>60.275.493</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
Claims paid	-924.190.376	-58.901.373	-332.346.545	-	-14.635.453	-183.134.604	-267.890.880	-67.281.521	-18.556.084
Change in claims reserve	207.261.791	-26.375.000	85.171.631	-	18.385.188	147.813.282	-17.251.750	-481.560	-33.537.520
<b>Claims incurred</b>	<b>-716.928.585</b>	<b>-85.276.373</b>	<b>-247.174.914</b>	-	<b>3.749.735</b>	<b>-35.321.322</b>	<b>-285.142.630</b>	<b>-67.763.081</b>	<b>-52.093.604</b>
Claims paid, reinsurers' share	315.310.074	7.358.741	157.831.163	-	9.975.398	63.853.429	76.291.343	-	-
Change in claims reserve, reinsurers' share	-122.406.427	-200.000	-31.479.427	-	-2.200.000	-59.154.000	-29.373.000	-	-
<b>Claims incurred, reinsurers' share</b>	<b>192.903.647</b>	<b>7.158.741</b>	<b>126.351.736</b>	-	<b>7.775.398</b>	<b>4.699.429</b>	<b>46.918.343</b>	-	-
<b>Claims incurred for own account</b>	<b>-524.024.938</b>	<b>-78.117.632</b>	<b>-120.823.178</b>	-	<b>11.525.133</b>	<b>-30.621.893</b>	<b>-238.224.287</b>	<b>-67.763.081</b>	<b>-52.093.604</b>
<b>Change in other techn. reserve, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
Acquisition costs	-100.348.018	-18.020.239	-28.397.012	-	-	-7.849.644	-15.359.685	-30.721.437	-2.009
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-75.743.223	-2.045.431	-43.848.411	-	-876.613	-5.821.796	-15.037.409	-8.113.563	-1.191.145
Commission and profit share from reinsurers	13.561.647	893.952	10.835.367	-	-	-	1.823.050	9.278	-
<b>Net operating expenses</b>	<b>-162.529.594</b>	<b>-19.171.718</b>	<b>-61.410.057</b>	-	<b>-876.613</b>	<b>-13.671.440</b>	<b>-28.574.044</b>	<b>-38.825.722</b>	<b>-1.193.154</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>180.371.872</b>	<b>4.708.000</b>	<b>45.418.872</b>	<b>115.000</b>	<b>7.282.000</b>	<b>71.499.000</b>	<b>49.749.000</b>	<b>1.600.000</b>	<b>3.510.000</b>
<b>Balance, techn. acc. for non-life business</b>	<b>409.360.735</b>	<b>-39.876.302</b>	<b>129.798.788</b>	<b>173.930</b>	<b>22.772.209</b>	<b>179.353.374</b>	<b>89.614.487</b>	<b>27.524.249</b>	<b>10.629.531</b>
Premium reserve transf. from last year	219.384.160	15.294.000	27.938.343	-	59.000	36.057.000	78.345.455	61.690.362	-
Premium reserve transf. to next year	221.364.686	12.065.000	17.879.313	-	59.000	44.426.613	90.193.056	56.741.704	-
Reinsurers' share in premium reserve transf. from last yr	23.052.513	800.000	4.736.669	-	-	-	17.515.844	-	-350.000
Reinsurers' share in premium reserve transf. to next yr	13.281.000	-	901.000	-	-	-	12.172.000	208.000	-350.000
Claims reserve transf. from last year	1.913.988.703	23.045.000	237.581.124	300.000	62.382.826	731.052.341	830.624.572	29.002.840	522.022.240
Claims reserve transf. to next year	1.706.726.912	49.420.000	152.409.493	300.000	43.997.638	583.239.059	847.876.322	29.484.400	555.559.760
Reinsurers' share in claims reserve transf. from last yr	583.790.980	200.000	91.264.980	-	16.800.000	218.172.000	257.354.000	-	3.500.000
Reinsurers' share in claims reserve transf. to next year	461.384.553	-	59.785.553	-	14.600.000	159.018.000	227.981.000	-	3.500.000
Equalization reserve transf. from last year	567.319.846	14.127.000	161.031.846	345.000	16.847.000	202.629.000	161.940.000	10.400.000	70.830.000
Equalization reserve transf. to next year	386.947.974	9.419.000	115.612.974	230.000	9.565.000	131.130.000	112.191.000	8.800.000	67.320.000
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-	-	-	-
Res. bonuses & rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Res. bonuses & rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-
<b>Ratios</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Claims incurred/Earned premiums	68,5%	164,2%	56,8%	0,0%	-9,8%	36,0%	95,0%	55,1%	0,0%
Net operating costs/Earned premiums	15,5%	36,9%	14,1%	0,0%	2,3%	13,9%	9,5%	31,6%	912,2%
Investment income/Earned premiums	18,5%	11,6%	5,8%	0,0%	13,7%	69,0%	26,5%	7,9%	0,0%
Claims incurred+net operat. costs-inv. income /Earned prem.	102,5%	212,7%	76,7%	0,0%	6,1%	118,9%	131,0%	94,5%	0,0%
<b>Balance on the non-life techn. acc./Earned prem.</b>	<b>39,1%</b>	<b>-76,8%</b>	<b>29,8%</b>	<b>0,0%</b>	<b>59,6%</b>	<b>182,9%</b>	<b>29,9%</b>	<b>22,4%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	72,6%	167,4%	50,1%	0,0%	0,0%	36,2%	104,9%	55,2%	0,0%
Own technical reserve/Own premiums earned	254,9%	151,9%	93,4%	0,0%	0,0%	709,8%	356,6%	77,2%	0,0%

<b>(2) Domestic reinsurance 2000, IKR</b>	<b>Total</b>	Alþjóða líffrél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	Sameinaða líffr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirönga	Vélb.áb.fél. Grötta	Vörður Vátrfél.
Premiums written	1.048.904.754	-5.708	8.606.347	719.842.946	125.066.945	-	87.301.873	53.600.990	36.479.466	4.648.721	9.852.587	3.510.587
Change in premium reserve	-1.980.526	865.000	140.000	-1.015.000	1.134.350	-	-2.365.909	-2.747.000	1.800.000	-50.000	184.000	74.033
<b>Premiums earned</b>	<b>1.046.924.228</b>	<b>859.292</b>	<b>8.746.347</b>	<b>718.827.946</b>	<b>126.201.295</b>	<b>-</b>	<b>84.935.964</b>	<b>50.853.990</b>	<b>38.279.466</b>	<b>4.598.721</b>	<b>10.036.587</b>	<b>3.584.620</b>
Premiums written, reinsurers' share	-315.114.069	-	-1.632.094	-267.059.982	-41.087.817	-	1.337	-1.463.985	20.843	-1.980.051	-1.888.263	-24.057
Change in premium reserve, reinsurers' share	-9.771.513	-	-	-8.743.000	-359.669	-	-76.844	208.000	-800.000	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-324.885.582</b>	<b>-</b>	<b>-1.632.094</b>	<b>-275.802.982</b>	<b>-41.447.486</b>	<b>-</b>	<b>-75.507</b>	<b>-1.255.985</b>	<b>-779.157</b>	<b>-1.980.051</b>	<b>-1.888.263</b>	<b>-24.057</b>
<b>Premiums earned for own account</b>	<b>722.038.646</b>	<b>859.292</b>	<b>7.114.253</b>	<b>443.024.964</b>	<b>84.753.809</b>	<b>-</b>	<b>84.860.457</b>	<b>49.598.005</b>	<b>37.500.309</b>	<b>2.618.670</b>	<b>8.148.324</b>	<b>3.560.563</b>
<b>Investment return on non-life insurance business</b>	<b>193.504.749</b>	<b>-</b>	<b>128.758</b>	<b>129.170.480</b>	<b>5.377.557</b>	<b>-</b>	<b>25.499.410</b>	<b>24.732.288</b>	<b>7.750.000</b>	<b>-</b>	<b>232.379</b>	<b>613.877</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-924.190.376	-759.242	-3.934.592	-647.542.081	-85.053.648	-	-76.628.253	-60.664.487	-42.272.484	-870.829	-4.394.655	-2.070.105
Change in claims reserve	207.261.791	-	-1.028.405	118.668.000	8.316.526	-	30.973.853	37.263.000	15.500.000	-277.183	-1.405.700	-748.300
<b>Claims incurred</b>	<b>-716.928.585</b>	<b>-759.242</b>	<b>-4.962.997</b>	<b>-528.874.081</b>	<b>-76.737.122</b>	<b>-</b>	<b>-45.654.400</b>	<b>-23.401.487</b>	<b>-26.772.484</b>	<b>-1.148.012</b>	<b>-5.800.355</b>	<b>-2.818.405</b>
Claims paid, reinsurers' share	315.310.074	-	-	286.141.299	21.024.187	-	-	234.643	7.909.945	-	-	-
Change in claims reserve, reinsurers' share	-122.406.427	-	-	-122.816.000	2.043.573	-	-	-16.000	-200.000	-	-	-1.418.000
<b>Claims incurred, reinsurers' share</b>	<b>192.903.647</b>	<b>-</b>	<b>-</b>	<b>163.325.299</b>	<b>23.067.760</b>	<b>-</b>	<b>-</b>	<b>218.643</b>	<b>7.709.945</b>	<b>-</b>	<b>-</b>	<b>-1.418.000</b>
<b>Claims incurred for own account</b>	<b>-524.024.938</b>	<b>-759.242</b>	<b>-4.962.997</b>	<b>-365.548.782</b>	<b>-53.669.362</b>	<b>-</b>	<b>-45.654.400</b>	<b>-23.182.844</b>	<b>-19.062.539</b>	<b>-1.148.012</b>	<b>-5.800.355</b>	<b>-4.236.405</b>
<b>Change in other techn. reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Acquisition costs	-100.348.018	-	-430.314	-54.050.241	-7.275.441	-	-20.985.001	-8.917.762	-8.346.352	-232.898	-	-110.009
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses	-75.743.223	-	-429.988	-29.220.447	-32.680.881	-	-8.800.477	-3.245.831	-	-	-978.550	-387.049
Commission and profit share from reinsurers	13.561.647	-	-	11.167.171	2.120.328	-	9.278	-	-	-	269.976	-5.106
<b>Net operating expenses</b>	<b>-162.529.594</b>	<b>-</b>	<b>-860.302</b>	<b>-72.103.517</b>	<b>-37.835.994</b>	<b>-</b>	<b>-29.776.200</b>	<b>-12.163.593</b>	<b>-8.346.352</b>	<b>-232.898</b>	<b>-708.574</b>	<b>-502.164</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>180.371.872</b>	<b>-</b>	<b>-138.128</b>	<b>153.490.000</b>	<b>-</b>	<b>-</b>	<b>10.000.000</b>	<b>17.600.000</b>	<b>-</b>	<b>-</b>	<b>-580.000</b>	<b>-</b>
<b>Balance, techn. acc. for non-life business</b>	<b>409.360.735</b>	<b>100.050</b>	<b>1.281.584</b>	<b>288.033.145</b>	<b>-1.373.990</b>	<b>-</b>	<b>44.929.267</b>	<b>56.583.856</b>	<b>17.841.418</b>	<b>1.237.760</b>	<b>1.291.774</b>	<b>-564.129</b>
Premium reserve transf. from last year	219.384.160	865.000	315.000	142.383.000	4.714.350	-	30.393.777	24.841.000	15.000.000	300.000	498.000	74.033
Premium reserve transf. to next year	221.364.686	-	175.000	143.398.000	3.580.000	-	32.759.686	27.588.000	13.200.000	350.000	314.000	-
Reinsurers' share in premium reserve transf. from last yr	23.052.513	-	-	20.915.000	1.260.669	-	76.844	-	800.000	-	-	-
Reinsurers' share in premium reserve transf. to next yr	13.281.000	-	-	12.172.000	901.000	-	-	208.000	-	-	-	-
Claims reserve transf. from last year	1.913.988.703	2.570.000	1.387.595	1.342.949.000	82.214.723	2.000.000	208.929.868	192.473.000	73.000.000	722.817	1.773.300	5.968.400
Claims reserve transf. to next year	1.706.726.912	2.570.000	2.416.000	1.224.281.000	73.898.197	2.000.000	177.956.015	155.210.000	57.500.000	1.000.000	3.179.000	6.716.700
Reinsurers' share in claims reserve transf. from last yr	583.790.980	-	-	567.417.000	11.955.980	-	-	2.800.000	200.000	-	-	1.418.000
Reinsurers' share in claims reserve transf. to next year	461.384.553	-	-	444.601.000	13.999.553	-	-	2.784.000	-	-	-	-
Equalization reserve transf. from last year	567.319.846	570.000	323.046	460.552.000	23.000.000	-	25.000.000	57.000.000	-	-	455.000	419.800
Equalization reserve transf. to next year	386.947.974	570.000	461.174	307.062.000	23.000.000	-	15.000.000	39.400.000	-	-	1.035.000	419.800
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-	-	-	-	-	-	-
Res. bonuses & rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-	-	-
Res. bonuses & rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ratios</b>												
Claims incurred/Earned premiums	68,5%	88,4%	56,7%	73,6%	60,8%	0,0%	53,8%	46,0%	69,9%	25,0%	57,8%	78,6%
Net operating costs/Earned premiums	15,5%	0,0%	9,8%	10,0%	30,0%	0,0%	35,1%	23,9%	21,8%	5,1%	7,1%	14,0%
Investment income/Earned premiums	18,5%	0,0%	1,5%	18,0%	4,3%	0,0%	30,0%	48,6%	20,2%	0,0%	2,3%	17,1%
Claims incurred+net operat. costs-inv. income /Earned prem.	102,5%	88,4%	68,1%	101,6%	95,0%	0,0%	118,8%	118,6%	112,0%	30,0%	67,2%	109,8%
<b>Balance on the non-life techn. acc./Earned prem.</b>	<b>39,1%</b>	<b>11,6%</b>	<b>14,7%</b>	<b>40,1%</b>	<b>-1,1%</b>	<b>0,0%</b>	<b>52,9%</b>	<b>111,3%</b>	<b>46,6%</b>	<b>26,9%</b>	<b>12,9%</b>	<b>-15,7%</b>
Own claims incurred/Own premiums earned	72,6%	88,4%	69,8%	82,5%	63,3%	0,0%	53,8%	46,7%	50,8%	43,8%	71,2%	119,0%
Own technical reserve/Own premiums earned	254,9%	365,4%	42,9%	274,9%	101,0%	0,0%	266,0%	442,0%	188,5%	51,6%	55,6%	200,4%

<b>(20) Property reinsurance 2000, IKR</b>	<b>Total</b>	Íslensk endurtr. hf.	Vátrygg.fél. Íslands hf.
Premiums written	48.713.886	48.678.487	35.399
Change in premium reserve	3.229.000	2.329.000	900.000
<b>Premiums earned</b>	<b>51.942.886</b>	<b>51.007.487</b>	<b>935.399</b>
Premiums written, reinsurers' share	-4.469.759	-4.469.759	-
Change in premium reserve, reinsurers' share	-800.000	-	-800.000
<b>Reinsurers' share in premiums earned</b>	<b>-5.269.759</b>	<b>-4.469.759</b>	<b>-800.000</b>
<b>Premiums earned for own account</b>	<b>46.673.127</b>	<b>46.537.728</b>	<b>135.399</b>
<b>Investment return on non-life insurance business</b>	<b>6.031.921</b>	<b>6.031.921</b>	<b>-</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-58.901.373	-48.667.718	-10.233.655
Change in claims reserve	-26.375.000	-26.375.000	-
<b>Claims incurred</b>	<b>-85.276.373</b>	<b>-75.042.718</b>	<b>-10.233.655</b>
Claims paid, reinsurers' share	7.358.741	-	7.358.741
Change in claims reserve, reinsurers' share	-200.000	-	-200.000
<b>Claims incurred, reinsurers' share</b>	<b>7.158.741</b>	<b>-</b>	<b>7.158.741</b>
<b>Claims incurred for own account</b>	<b>-78.117.632</b>	<b>-75.042.718</b>	<b>-3.074.914</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>
Acquisition costs	-18.020.239	-18.011.389	-8.850
Change in deferred acquisition costs	-	-	-
Administrative expenses	-2.045.431	-2.045.431	-
Commission and profit share from reinsurers	893.952	893.952	-
<b>Net operating expenses</b>	<b>-19.171.718</b>	<b>-19.162.868</b>	<b>-8.850</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>4.708.000</b>	<b>4.708.000</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>-39.876.302</b>	<b>-36.927.937</b>	<b>-2.948.365</b>
Premium reserve transf. from last year	15.294.000	14.294.000	1.000.000
Premium reserve transf. to next year	12.065.000	11.965.000	100.000
Reinsurers' share in premium reserve transf. from last year	800.000	-	800.000
Reinsurers' share in premium reserve transf. to next year	-	-	-
Claims reserve transf. from last year	23.045.000	22.045.000	1.000.000
Claims reserve transf. to next year	49.420.000	48.420.000	1.000.000
Reinsurers' share in claims reserve transf. from last year	200.000	-	200.000
Reinsurers' share in claims reserve transf. to next year	-	-	-
Equalization reserve transf. from last year	14.127.000	14.127.000	-
Equalization reserve transf. to next year	9.419.000	9.419.000	-
Reserve for bonuses and rebates transf. from last year	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-
<b>Ratios</b>			
Claims incurred/Earned premiums	164,2%	147,1%	0,0%
Net operating costs/Earned premiums	36,9%	37,6%	0,9%
Investment income/Earned premiums	11,6%	11,8%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	212,7%	196,5%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>-76,8%</b>	<b>-72,4%</b>	<b>-315,2%</b>
Own claims incurred/Own premiums earned	167,4%	161,3%	0,0%
Own technical reserve/Own premiums earned	151,9%	150,0%	812,4%



<b>(21) Marine reinsurance 2000, IKR</b>	<b>Total</b>	<b>Bátatrygg. Breiðafj.</b>	<b>Íslensk endurtr. hf.</b>	<b>Samáb. Ísl. á fiskisk.</b>	<b>Sjóvá-Alm. tryggingar hf.</b>	<b>Trygginga- miðstöðin hf.</b>	<b>Vátrygg.fél. Íslands hf.</b>	<b>Vélb.áb.fél. Ísfröðinga</b>	<b>Vélb.áb.fél. Gróttá</b>	<b>Vörður Vátrfél.</b>
Premiums written	425.476.129	8.606.347	282.466.234	119.923.201	-6.751	-8.043	-	4.648.721	9.852.587	-6.167
Change in premium reserve	10.059.031	140.000	6.588.000	1.185.343	1.688	10.000	2.000.000	-50.000	184.000	-
<b>Premiums earned</b>	<b>435.535.160</b>	<b>8.746.347</b>	<b>289.054.234</b>	<b>121.108.544</b>	<b>-5.064</b>	<b>1.957</b>	<b>2.000.000</b>	<b>4.598.721</b>	<b>10.036.587</b>	<b>-6.167</b>
Premiums written, reinsurers' share	-190.443.790	-1.632.094	-144.120.348	-40.845.960	1.388	-	20.843	-1.980.051	-1.888.263	695
Change in premium reserve, reinsurers' share	-3.835.669	-	-3.476.000	-359.669	-	-	-	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-194.279.459</b>	<b>-1.632.094</b>	<b>-147.596.348</b>	<b>-41.205.629</b>	<b>1.388</b>	<b>-</b>	<b>20.843</b>	<b>-1.980.051</b>	<b>-1.888.263</b>	<b>695</b>
<b>Premiums earned for own account</b>	<b>241.255.701</b>	<b>7.114.253</b>	<b>141.457.886</b>	<b>79.902.915</b>	<b>-3.676</b>	<b>1.957</b>	<b>2.020.843</b>	<b>2.618.670</b>	<b>8.148.324</b>	<b>-5.472</b>
<b>Investment return on non-life insurance business</b>	<b>25.357.450</b>	<b>128.758</b>	<b>20.100.335</b>	<b>3.036.849</b>	<b>524.400</b>	<b>784.728</b>	<b>550.000</b>	<b>-</b>	<b>232.379</b>	<b>-</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-332.346.545	-3.934.592	-246.062.597	-74.293.846	-573.615	-1.685.325	140.476	-870.829	-4.394.655	-671.562
Change in claims reserve	85.171.631	-1.028.405	76.263.000	437.526	3.062.993	4.320.000	3.000.000	-277.183	-1.405.700	799.400
<b>Claims incurred</b>	<b>-247.174.914</b>	<b>-4.962.997</b>	<b>-169.799.597</b>	<b>-73.856.320</b>	<b>2.489.378</b>	<b>2.634.675</b>	<b>3.140.476</b>	<b>-1.148.012</b>	<b>-5.800.355</b>	<b>127.838</b>
Claims paid, reinsurers' share	157.831.163	-	136.255.772	21.024.187	-	-	551.204	-	-	-
Change in claims reserve, reinsurers' share	-31.479.427	-	-32.105.000	2.043.573	-	-	-	-	-	-1.418.000
<b>Claims incurred, reinsurers' share</b>	<b>126.351.736</b>	<b>-</b>	<b>104.150.772</b>	<b>23.067.760</b>	<b>-</b>	<b>-</b>	<b>551.204</b>	<b>-</b>	<b>-</b>	<b>-1.418.000</b>
<b>Claims incurred for own account</b>	<b>-120.823.178</b>	<b>-4.962.997</b>	<b>-65.648.825</b>	<b>-50.788.560</b>	<b>2.489.378</b>	<b>2.634.675</b>	<b>3.691.680</b>	<b>-1.148.012</b>	<b>-5.800.355</b>	<b>-1.290.162</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Acquisition costs	-28.397.012	-430.314	-20.508.465	-7.226.958	1.623	-	-	-232.898	-	-
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-	-
Administrative expenses	-43.848.411	-429.988	-11.103.770	-31.336.784	681	-	-	-	-978.550	-
Commission and profit share from reinsurers	10.835.367	-	8.451.348	2.119.149	-	-	-	-	269.976	-5.106
<b>Net operating expenses</b>	<b>-61.410.057</b>	<b>-860.302</b>	<b>-23.160.887</b>	<b>-36.444.593</b>	<b>2.303</b>	<b>-</b>	<b>-</b>	<b>-232.898</b>	<b>-708.574</b>	<b>-5.106</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>45.418.872</b>	<b>-138.128</b>	<b>44.937.000</b>	<b>-</b>	<b>-</b>	<b>1.200.000</b>	<b>-</b>	<b>-</b>	<b>-580.000</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>129.798.788</b>	<b>1.281.584</b>	<b>117.685.509</b>	<b>-4.293.389</b>	<b>3.012.406</b>	<b>4.621.360</b>	<b>6.262.523</b>	<b>1.237.760</b>	<b>1.291.774</b>	<b>-1.300.740</b>
Premium reserve transf. from last year	27.938.343	315.000	19.997.000	4.378.343	-	450.000	2.000.000	300.000	498.000	-
Premium reserve transf. to next year	17.879.313	175.000	13.409.000	3.193.000	-1.688	440.000	-	350.000	314.000	-
Reinsurers' share in premium reserve transf. from last year	4.736.669	-	3.476.000	1.260.669	-	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	901.000	-	-	901.000	-	-	-	-	-	-
Claims reserve transf. from last year	237.581.124	1.387.595	173.029.000	38.963.723	6.099.289	8.100.000	6.000.000	722.817	1.773.300	1.505.400
Claims reserve transf. to next year	152.409.493	2.416.000	96.766.000	38.526.197	3.036.296	3.780.000	3.000.000	1.000.000	3.179.000	706.000
Reinsurers' share in claims reserve transf. from last year	91.264.980	-	77.891.000	11.955.980	-	-	-	-	-	1.418.000
Reinsurers' share in claims reserve transf. to next year	59.785.553	-	45.786.000	13.999.553	-	-	-	-	-	-
Equalization reserve transf. from last year	161.031.846	323.046	134.834.000	23.000.000	-	2.000.000	-	-	455.000	419.800
Equalization reserve transf. to next year	115.612.974	461.174	89.897.000	23.000.000	-	800.000	-	-	1.035.000	419.800
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-	-
<b>Ratios</b>										
Claims incurred/Earned premiums	56,8%	56,7%	58,7%	61,0%	0,0%	0,0%	-157,0%	25,0%	57,8%	0,0%
Net operating costs/Earned premiums	14,1%	9,8%	8,0%	30,1%	45,5%	0,0%	0,0%	5,1%	7,1%	-82,8%
Investment income/Earned premiums	5,8%	1,5%	7,0%	2,5%	0,0%	0,0%	27,5%	0,0%	2,3%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	76,7%	68,1%	73,7%	93,6%	0,0%	0,0%	-129,5%	30,0%	67,2%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>29,8%</b>	<b>14,7%</b>	<b>40,7%</b>	<b>-3,5%</b>	<b>0,0%</b>	<b>0,0%</b>	<b>313,1%</b>	<b>26,9%</b>	<b>12,9%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	50,1%	69,8%	46,4%	63,6%	0,0%	0,0%	-182,7%	43,8%	71,2%	0,0%
Own technical reserve/Own premiums earned	93,4%	42,9%	109,1%	62,3%	0,0%	0,0%	148,5%	51,6%	55,6%	0,0%

<b>(23) Cargo reinsurance 2000, IKR</b>	<b>Total</b>	<b>Íslensk endurtr. hf.</b>
Premiums written	-	-
Change in premium reserve	-	-
<b>Premiums earned</b>	-	-
Premiums written, reinsurers' share	-	-
Change in premium reserve, reinsurers' share	-	-
<b>Reinsurers' share in premiums earned</b>	-	-
<b>Premiums earned for own account</b>	-	-
<b>Investment return on non-life insurance business</b>	<b>58.930</b>	<b>58.930</b>
<b>Other technical income, net of reinsurance</b>	-	-
Claims paid	-	-
Change in claims reserve	-	-
<b>Claims incurred</b>	-	-
Claims paid, reinsurers' share	-	-
Change in claims reserve, reinsurers' share	-	-
<b>Claims incurred, reinsurers' share</b>	-	-
<b>Claims incurred for own account</b>	-	-
<b>Change in other technical reserve, net of reinsurance</b>	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-
Acquisition costs	-	-
Change in deferred acquisition costs	-	-
Administrative expenses	-	-
Commission and profit share from reinsurers	-	-
<b>Net operating expenses</b>	-	-
<b>Other technical costs, net of reinsurance</b>	-	-
<b>Change in equalization reserve</b>	<b>115.000</b>	<b>115.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>173.930</b>	<b>173.930</b>
Premium reserve transf. from last year	-	-
Premium reserve transf. to next year	-	-
Reinsurers' share in premium reserve transf. from last year	-	-
Reinsurers' share in premium reserve transf. to next year	-	-
Claims reserve transf. from last year	300.000	300.000
Claims reserve transf. to next year	300.000	300.000
Reinsurers' share in claims reserve transf. from last year	-	-
Reinsurers' share in claims reserve transf. to next year	-	-
Equalization reserve transf. from last year	345.000	345.000
Equalization reserve transf. to next year	230.000	230.000
Reserve for bonuses and rebates transf. from last year	-	-
Reserve for bonuses and rebates transf. to next year	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-
<b>Ratios</b>		
Claims incurred/Earned premiums	0,0%	0,0%
Net operating costs/Earned premiums	0,0%	0,0%
Investment income/Earned premiums	0,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	0,0%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>0,0%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	0,0%	0,0%
Own technical reserve/Own premiums earned	0,0%	0,0%

<b>(24) Motor reinsurance 2000, IKR</b>	<b>Total</b>	<b>Íslensk endurtr. hf.</b>	<b>Sjóvá-Alm. tryggingar hf.</b>
Premiums written	38.198.349	38.198.349	-
Change in premium reserve	-	-	-
<b>Premiums earned</b>	<b>38.198.349</b>	<b>38.198.349</b>	-
Premiums written, reinsurers' share	-38.570.989	-38.570.989	-
Change in premium reserve, reinsurers' share	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-38.570.989</b>	<b>-38.570.989</b>	-
<b>Premiums earned for own account</b>	<b>-372.640</b>	<b>-372.640</b>	-
<b>Investment return on non-life insurance business</b>	<b>5.214.329</b>	<b>2.915.403</b>	<b>2.298.926</b>
<b>Other technical income, net of reinsurance</b>	-	-	-
Claims paid	-14.635.453	-13.918.503	-716.950
Change in claims reserve	18.385.188	18.000.000	385.188
<b>Claims incurred</b>	<b>3.749.735</b>	<b>4.081.497</b>	<b>-331.762</b>
Claims paid, reinsurers' share	9.975.398	9.975.398	-
Change in claims reserve, reinsurers' share	-2.200.000	-2.200.000	-
<b>Claims incurred, reinsurers' share</b>	<b>7.775.398</b>	<b>7.775.398</b>	-
<b>Claims incurred for own account</b>	<b>11.525.133</b>	<b>11.856.895</b>	<b>-331.762</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-
Acquisition costs	-	-	-
Change in deferred acquisition costs	-	-	-
Administrative expenses	-876.613	-876.613	-
Commission and profit share from reinsurers	-	-	-
<b>Net operating expenses</b>	<b>-876.613</b>	<b>-876.613</b>	-
<b>Other technical costs, net of reinsurance</b>	-	-	-
<b>Change in equalization reserve</b>	<b>7.282.000</b>	<b>2.282.000</b>	<b>5.000.000</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>22.772.209</b>	<b>15.805.045</b>	<b>6.967.164</b>
Premium reserve transf. from last year	59.000	59.000	-
Premium reserve transf. to next year	59.000	59.000	-
Reinsurers' share in premium reserve transf. from last year	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-
Claims reserve transf. from last year	62.382.826	48.000.000	14.382.826
Claims reserve transf. to next year	43.997.638	30.000.000	13.997.638
Reinsurers' share in claims reserve transf. from last year	16.800.000	16.800.000	-
Reinsurers' share in claims reserve transf. to next year	14.600.000	14.600.000	-
Equalization reserve transf. from last year	16.847.000	6.847.000	10.000.000
Equalization reserve transf. to next year	9.565.000	4.565.000	5.000.000
Reserve for bonuses and rebates transf. from last year	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-
<b>Ratios</b>			
Claims incurred/Earned premiums	-9,8%	-10,7%	0,0%
Net operating costs/Earned premiums	2,3%	2,3%	0,0%
Investment income/Earned premiums	13,7%	7,6%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	6,1%	-0,8%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>59,6%</b>	<b>41,4%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	0,0%	0,0%	0,0%
Own technical reserve/Own premiums earned	0,0%	0,0%	0,0%

<b>(26) General liability reinsurance 2000, IKR</b>	<b>Total</b>	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.
Premiums written	106.449.104	106.739.680	-18.365	-173.551	-98.660	-
Change in premium reserve	-8.369.613	-8.613.000	-	43.388	200.000	-
<b>Premiums earned</b>	<b>98.079.492</b>	<b>98.126.680</b>	<b>-18.365</b>	<b>-130.164</b>	<b>101.340</b>	-
Premiums written, reinsurers' share	-13.584.701	-13.584.701	-	-	-	-
Change in premium reserve, reinsurers' share	-	-	-	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-13.584.701</b>	<b>-13.584.701</b>	-	-	-	-
<b>Premiums earned for own account</b>	<b>84.494.791</b>	<b>84.541.979</b>	<b>-18.365</b>	<b>-130.164</b>	<b>101.340</b>	-
<b>Investment return on non-life insurance business</b>	<b>67.652.917</b>	<b>48.743.610</b>	<b>1.239.148</b>	<b>9.784.974</b>	<b>7.835.184</b>	<b>50.000</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-
Claims paid	-183.134.604	-141.074.119	-7.074.410	-18.171.724	-16.810.882	-3.469
Change in claims reserve	147.813.282	91.821.000	6.875.000	26.697.282	21.420.000	1.000.000
<b>Claims incurred</b>	<b>-35.321.322</b>	<b>-49.253.119</b>	<b>-199.410</b>	<b>8.525.558</b>	<b>4.609.118</b>	<b>996.531</b>
Claims paid, reinsurers' share	63.853.429	63.853.429	-	-	-	-
Change in claims reserve, reinsurers' share	-59.154.000	-59.154.000	-	-	-	-
<b>Claims incurred, reinsurers' share</b>	<b>4.699.429</b>	<b>4.699.429</b>	-	-	-	-
<b>Claims incurred for own account</b>	<b>-30.621.893</b>	<b>-44.553.690</b>	<b>-199.410</b>	<b>8.525.558</b>	<b>4.609.118</b>	<b>996.531</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-	-	-	-
Acquisition costs	-7.849.644	-7.891.534	173	41.717	-	-
Change in deferred acquisition costs	-	-	-	-	-	-
Administrative expenses	-5.821.796	-5.844.089	4.799	17.495	-	-
Commission and profit share from reinsurers	-	-1.179	1.179	-	-	-
<b>Net operating expenses</b>	<b>-13.671.440</b>	<b>-13.736.802</b>	<b>6.151</b>	<b>59.212</b>	-	-
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>71.499.000</b>	<b>56.899.000</b>	-	<b>5.000.000</b>	<b>9.600.000</b>	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>179.353.374</b>	<b>131.894.097</b>	<b>1.027.524</b>	<b>23.239.581</b>	<b>22.145.642</b>	<b>1.046.531</b>
Premium reserve transf. from last year	36.057.000	35.657.000	-	-	400.000	-
Premium reserve transf. to next year	44.426.613	44.270.000	-	-43.388	200.000	-
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-	-
Claims reserve transf. from last year	731.052.341	538.210.000	24.440.000	96.362.341	71.040.000	1.000.000
Claims reserve transf. to next year	583.239.059	446.389.000	17.565.000	69.665.059	49.620.000	-
Reinsurers' share in claims reserve transf. from last year	218.172.000	218.172.000	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	159.018.000	159.018.000	-	-	-	-
Equalization reserve transf. from last year	202.629.000	170.729.000	-	10.000.000	21.900.000	-
Equalization reserve transf. to next year	131.130.000	113.830.000	-	5.000.000	12.300.000	-
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-
<b>Ratios</b>						
Claims incurred/Earned premiums	36,0%	50,2%	0,0%	0,0%	0,0%	0,0%
Net operating costs/Earned premiums	13,9%	14,0%	33,5%	45,5%	0,0%	0,0%
Investment income/Earned premiums	69,0%	49,7%	0,0%	0,0%	0,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	118,9%	113,9%	0,0%	-922,1%	0,0%	0,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>182,9%</b>	<b>134,4%</b>	<b>0,0%</b>	<b>0,0%</b>	<b>0,0%</b>	<b>0,0%</b>
Own claims incurred/Own premiums earned	36,2%	52,7%	0,0%	0,0%	0,0%	0,0%
Own technical reserve/Own premiums earned	709,8%	526,9%	0,0%	0,0%	0,0%	0,0%

<b>(27) Accident and sickness reinsurance 2000, IKR</b>	<b>Total</b>	Alþjóða líftr.fél. hf.	Íslensk endurtr. hf.	Samáb. Ísl. á fiskisk.	Sameinaða líftr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	312.007.356	-5.708	246.520.728	5.162.109	-	24.768.180	22.062.420	9.982.873	3.516.754
Change in premium reserve	-11.847.601	865.000	-7.143.000	-50.993	-	-5.875.641	-817.000	1.100.000	74.033
<b>Premiums earned</b>	<b>300.159.755</b>	<b>859.292</b>	<b>239.377.728</b>	<b>5.111.116</b>	-	<b>18.892.539</b>	<b>21.245.420</b>	<b>11.082.873</b>	<b>3.590.787</b>
Premiums written, reinsurers' share	-67.652.750	-	-66.314.185	-241.857	-	-51	-1.071.905	-	-24.752
Change in premium reserve, reinsurers' share	-5.343.844	-	-5.267.000	-	-	-76.844	-	-	-
<b>Reinsurers' share in premiums earned</b>	<b>-72.996.594</b>	-	<b>-71.581.185</b>	<b>-241.857</b>	-	<b>-76.895</b>	<b>-1.071.905</b>	-	<b>-24.752</b>
<b>Premiums earned for own account</b>	<b>227.163.161</b>	<b>859.292</b>	<b>167.796.543</b>	<b>4.869.259</b>	-	<b>18.815.644</b>	<b>20.173.515</b>	<b>11.082.873</b>	<b>3.566.035</b>
<b>Investment return on non-life insurance business</b>	<b>79.500.658</b>	-	<b>50.649.932</b>	<b>1.101.560</b>	-	<b>9.574.933</b>	<b>12.090.355</b>	<b>5.470.000</b>	<b>613.877</b>
<b>Other technical income, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
Claims paid	-267.890.880	-759.242	-196.691.718	-3.685.392	-	-24.508.454	-25.559.003	-15.288.528	-1.398.543
Change in claims reserve	-17.251.750	-	-44.621.000	1.004.000	-	11.879.950	11.533.000	4.500.000	-1.547.700
<b>Claims incurred</b>	<b>-285.142.630</b>	<b>-759.242</b>	<b>-241.312.718</b>	<b>-2.681.392</b>	-	<b>-12.628.504</b>	<b>-14.026.003</b>	<b>-10.788.528</b>	<b>-2.946.243</b>
Claims paid, reinsurers' share	76.291.343	-	76.056.700	-	-	-	234.643	-	-
Change in claims reserve, reinsurers' share	-29.373.000	-	-29.357.000	-	-	-	-16.000	-	-
<b>Claims incurred, reinsurers' share</b>	<b>46.918.343</b>	-	<b>46.699.700</b>	-	-	-	<b>218.643</b>	-	-
<b>Claims incurred for own account</b>	<b>-238.224.287</b>	<b>-759.242</b>	<b>-194.613.018</b>	<b>-2.681.392</b>	-	<b>-12.628.504</b>	<b>-13.807.360</b>	<b>-10.788.528</b>	<b>-2.946.243</b>
<b>Change in other technical reserve, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Bonuses and rebates, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
Acquisition costs	-15.359.685	-	-7.582.406	-48.656	-	-5.953.598	-1.665.016	-	-110.009
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-15.037.409	-	-9.456.436	-1.348.896	-	-2.496.760	-1.348.268	-	-387.049
Commission and profit share from reinsurers	1.823.050	-	1.823.050	-	-	-	-	-	-
<b>Net operating expenses</b>	<b>-28.574.044</b>	-	<b>-15.215.792</b>	<b>-1.397.552</b>	-	<b>-8.450.358</b>	<b>-3.013.284</b>	-	<b>-497.058</b>
<b>Other technical costs, net of reinsurance</b>	-	-	-	-	-	-	-	-	-
<b>Change in equalization reserve</b>	<b>49.749.000</b>	-	<b>44.549.000</b>	-	-	-	<b>5.200.000</b>	-	-
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>89.614.487</b>	<b>100.050</b>	<b>53.166.665</b>	<b>1.891.875</b>	-	<b>7.311.715</b>	<b>20.643.226</b>	<b>5.764.345</b>	<b>736.611</b>
Premium reserve transf. from last year	78.345.455	865.000	66.571.000	336.007	-	2.548.415	5.251.000	2.700.000	74.033
Premium reserve transf. to next year	90.193.056	-	73.714.000	387.000	-	8.424.056	6.068.000	1.600.000	-
Reinsurers' share in premium reserve transf. from last year	17.515.844	-	17.439.000	-	-	76.844	-	-	-
Reinsurers' share in premium reserve transf. to next year	12.172.000	-	12.172.000	-	-	-	-	-	-
Claims reserve transf. from last year	830.624.572	2.570.000	555.785.000	18.811.000	2.000.000	89.252.572	102.743.000	55.000.000	4.463.000
Claims reserve transf. to next year	847.876.322	2.570.000	600.406.000	17.807.000	2.000.000	77.372.622	91.210.000	50.500.000	6.010.700
Reinsurers' share in claims reserve transf. from last year	257.354.000	-	254.554.000	-	-	-	2.800.000	-	-
Reinsurers' share in claims reserve transf. to next year	227.981.000	-	225.197.000	-	-	-	2.784.000	-	-
Equalization reserve transf. from last year	161.940.000	570.000	133.670.000	-	-	5.000.000	22.700.000	-	-
Equalization reserve transf. to next year	112.191.000	570.000	89.121.000	-	-	5.000.000	17.500.000	-	-
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-
<b>Ratios</b>									
Claims incurred/Earned premiums	95,0%	88,4%	100,8%	52,5%	0,0%	66,8%	66,0%	97,3%	82,1%
Net operating costs/Earned premiums	9,5%	0,0%	6,4%	27,3%	0,0%	44,7%	14,2%	0,0%	13,8%
Investment income/Earned premiums	26,5%	0,0%	21,2%	21,6%	0,0%	50,7%	56,9%	49,4%	17,1%
Claims incurred+net operat. costs-inv. income /Earned premiums	131,0%	88,4%	128,3%	101,4%	0,0%	162,3%	137,1%	146,7%	113,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>29,9%</b>	<b>11,6%</b>	<b>22,2%</b>	<b>37,0%</b>	<b>0,0%</b>	<b>38,7%</b>	<b>97,2%</b>	<b>52,0%</b>	<b>20,5%</b>
Own claims incurred/Own premiums earned	104,9%	88,4%	116,0%	55,1%	0,0%	67,1%	68,4%	97,3%	82,6%
Own technical reserve/Own premiums earned	356,6%	365,4%	313,4%	373,7%	0,0%	482,6%	555,2%	470,1%	168,6%

<b>(28) Life reinsurance 2000, IKR</b>	<b>Total</b>	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.
Premiums written	118.059.930	-2.760.532	62.713.995	31.645.273	26.461.194
Change in premium reserve	4.948.658	5.824.000	3.464.658	-2.140.000	-2.200.000
<b>Premiums earned</b>	<b>123.008.588</b>	<b>3.063.468</b>	<b>66.178.653</b>	<b>29.505.273</b>	<b>24.261.194</b>
Premiums written, reinsurers' share	-392.080	-	-	-392.080	-
Change in premium reserve, reinsurers' share	208.000	-	-	208.000	-
<b>Reinsurers' share in premiums earned</b>	<b>-184.080</b>	<b>-</b>	<b>-</b>	<b>-184.080</b>	<b>-</b>
<b>Premiums earned for own account</b>	<b>122.824.508</b>	<b>3.063.468</b>	<b>66.178.653</b>	<b>29.321.193</b>	<b>24.261.194</b>
<b>Investment return on non-life insurance business</b>	<b>9.688.545</b>	<b>670.347</b>	<b>3.316.176</b>	<b>4.022.021</b>	<b>1.680.000</b>
<b>Other technical income, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims paid	-67.281.521	-1.127.426	-32.657.510	-16.609.277	-16.887.308
Change in claims reserve	-481.560	3.580.000	-11.051.560	-10.000	7.000.000
<b>Claims incurred</b>	<b>-67.763.081</b>	<b>2.452.574</b>	<b>-43.709.070</b>	<b>-16.619.277</b>	<b>-9.887.308</b>
Claims paid, reinsurers' share	-	-	-	-	-
Change in claims reserve, reinsurers' share	-	-	-	-	-
<b>Claims incurred, reinsurers' share</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Claims incurred for own account</b>	<b>-67.763.081</b>	<b>2.452.574</b>	<b>-43.709.070</b>	<b>-16.619.277</b>	<b>-9.887.308</b>
<b>Change in other technical reserve, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bonuses and rebates, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Acquisition costs	-30.721.437	-56.447	-15.074.742	-7.252.746	-8.337.502
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-8.113.563	105.893	-6.321.893	-1.897.563	-
Commission and profit share from reinsurers	9.278	-	9.278	-	-
<b>Net operating expenses</b>	<b>-38.825.722</b>	<b>49.446</b>	<b>-21.387.357</b>	<b>-9.150.309</b>	<b>-8.337.502</b>
<b>Other technical costs, net of reinsurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in equalization reserve</b>	<b>1.600.000</b>	<b>-</b>	<b>-</b>	<b>1.600.000</b>	<b>-</b>
<b>Balance on the techn. acc. for non-life insurance business</b>	<b>27.524.249</b>	<b>6.235.835</b>	<b>4.398.402</b>	<b>9.173.628</b>	<b>7.716.384</b>
Premium reserve transf. from last year	61.690.362	5.805.000	27.845.362	18.740.000	9.300.000
Premium reserve transf. to next year	56.741.704	-19.000	24.380.704	20.880.000	11.500.000
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	208.000	-	-	208.000	-
Claims reserve transf. from last year	29.002.840	5.580.000	2.832.840	10.590.000	10.000.000
Claims reserve transf. to next year	29.484.400	2.000.000	13.884.400	10.600.000	3.000.000
Reinsurers' share in claims reserve transf. from last year	-	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	-	-	-	-	-
Equalization reserve transf. from last year	10.400.000	-	-	10.400.000	-
Equalization reserve transf. to next year	8.800.000	-	-	8.800.000	-
Reserve for bonuses and rebates transf. from last year	-	-	-	-	-
Reserve for bonuses and rebates transf. to next year	-	-	-	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
<b>Ratios</b>					
Claims incurred/Earned premiums	55,1%	-80,1%	66,0%	56,3%	40,8%
Net operating costs/Earned premiums	31,6%	-1,6%	32,3%	31,0%	34,4%
Investment income/Earned premiums	7,9%	21,9%	5,0%	13,6%	6,9%
Claims incurred+net operat. costs-inv. income /Earned premiums	94,5%	-59,8%	103,4%	101,0%	82,0%
<b>Balance on the non-life techn. acc./Earned premiums</b>	<b>22,4%</b>	<b>203,6%</b>	<b>6,6%</b>	<b>31,1%</b>	<b>31,8%</b>
Own claims incurred/Own premiums earned	55,2%	-80,1%	66,0%	56,7%	40,8%
Own technical reserve/Own premiums earned	77,2%	64,7%	57,8%	136,7%	59,8%

