

(0) All classes aggregated 2001, IKR	Total	Alþjóða lífr.fél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Lífr.fél. Íslands hf.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygging hf.	Trygginga- miðstöðin hf.
Acquisition costs	-638.899.383	-341.421.213	-	-	-68.489.898	-228.988.272	-	-	-
Change in deferred acquisition costs	17.391.545	17.391.545	-	-	-	-	-	-	-
Administrative expenses	-279.628.139	-102.143.689	-	-	-48.440.141	-129.044.309	-	-	-
Commission and profit share from reinsurers	335.109.281	278.368.160	-	-	10.769.396	45.971.725	-	-	-
Net operating expenses	-566.026.696	-147.805.197	-	-	-106.160.643	-312.060.856	-	-	-
Administrative expenses	-17.217.806	-507.042	-	-	-8.226.000	-8.484.764	-	-	-
Interest costs	-31.131.894	-707.771	-	-	-2.611.046	-27.813.077	-	-	-
Costs from revaluation of investments	-4.643.111	-	-	-	-	-4.643.111	-	-	-
Losses on realization of investments	-	-	-	-	-	-	-	-	-
Investment costs	-52.992.811	-1.214.813	-	-	-10.837.046	-40.940.952	-	-	-
Unrealized losses on investm., risk borne by policyholders	-16.120.833	-2.092.386	-	-	-	-14.028.447	-	-	-
Other technical charges, net of reinsurance	-	-	-	-	-	-	-	-	-
Allocated investm. return transf. to the non-techn. account	-613.832.773	5.563.630	-	-	-603.568.000	-15.828.403	-	-	-
Balance on the technical account - life assurance business	524.285.922	3.185.597	-	-	569.848.249	-48.747.924	-	-	-
Premium reserve transf. from last year	8.203.503.270	70.626.017	995.000	143.398.000	356.977.974	287.400.706	2.973.762.911	-	1.195.751.000
Premium reserve transf. to next year	9.348.146.112	89.221.438	-	16.003.000	393.944.109	311.681.398	3.426.384.882	-	1.445.043.000
Reinsurers' share in premium reserve transf. from last year	823.427.974	3.628.428	738.000	12.172.000	20.305.405	82.841.898	404.689.882	-	91.115.000
Reinsurers' share in premium reserve transf. to next year	940.810.007	1.527.941	-	-	25.962.437	110.733.000	481.949.519	-	20.369.000
Claims reserve transf. from last year	33.277.661.579	26.275.148	4.290.350	1.263.862.000	-	40.530.000	10.457.117.313	45.000.000	9.078.456.000
Claims reserve transf. to next year	35.682.971.581	23.741.065	-	1.059.728.000	-	31.892.000	12.039.628.391	45.000.000	8.901.954.000
Reinsurers' share in claims reserve transf. from last year	4.608.823.377	12.160.250	1.686.916	444.601.000	-	12.054.000	934.386.335	-	2.491.865.000
Reinsurers' share in claims reserve transf. to next year	3.393.437.959	11.498.589	-	339.831.000	-	11.804.000	1.012.862.454	-	1.305.901.000
Life assurance claims reserve transf. from last year	333.472.404	29.952.747	-	-	87.195.657	216.324.000	-	-	-
Life assurance claims reserve transf. to next year	460.999.905	48.835.448	-	-	131.572.457	280.592.000	-	-	-
Reinsurers' share in life ass. claims reserve transf. fr. last year	85.374.629	12.250.000	-	-	7.607.629	65.517.000	-	-	-
Reinsurers' share in life ass. claims reserve transf. to next year	171.143.445	18.803.850	-	-	12.293.595	140.046.000	-	-	-
Equalization reserve transf. from last year	2.882.542.100	1.500.000	1.600.000	314.082.000	-	9.526.000	352.250.000	-	908.000.000
Equalization reserve transf. to next year	3.151.845.100	1.500.000	-	253.082.000	-	9.526.000	532.250.000	-	908.000.000
Reserve for bonuses and rebates transf. from last year	140.888.487	-	-	-	-	-	122.881.815	-	-
Reserve for bonuses and rebates transf. to next year	174.188.325	-	-	-	-	-	151.851.531	-	-
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	351.485.659	20.833.000	-	-	92.852.659	237.800.000	-	-	-
Equalization reserve for bonuses transf. to next year	323.074.598	20.833.000	-	-	92.816.260	209.425.338	-	-	-
Ratios non-life insurance:									
Claims incurred/Earned premiums	89,3%	27,3%	75,7%	132,9%		36,6%	91,0%		86,2%
Net operating costs/Earned premiums	17,3%	21,3%	27,5%	21,8%		22,4%	18,2%		15,5%
Investment income/Earned premiums	20,2%	4,6%	0,6%	99,4%		5,1%	19,1%		15,6%
Claims incurred+net operat. costs-inv. income /Earned premium	86,4%	44,0%	102,6%	55,4%		53,9%	90,2%		86,1%
Balance on the non-life techn. acc./Earned premiums	-5,2%	-31,1%	10,9%	-83,5%		-48,3%	-0,8%		-5,8%
Own claims incurred/Own premiums earned	94,7%	17,4%	60,4%	150,9%		-39,3%	94,4%		93,1%
Own technical reserve/Own premiums earned	258,0%	643,1%	-	929,7%		4378,4%	239,9%		219,6%
Ratios life assurance:									
Life assurance claims incurred/Premiums written	24,8%	21,7%			22,7%	27,9%			
Net operating costs/Premiums written	30,4%	30,4%			20,8%	36,0%			
Net investment income/Premiums written	62,8%	-2,7%			224,5%	4,4%			
Claims incurred+net operat. costs-inv. income /Premiums written	-7,6%	54,8%			-181,0%	59,5%			
Balance on the life ass. techn. acc./Premiums written	28,1%	0,7%			111,7%	-5,6%			

(0) All classes aggregated 2001, IKR	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Gróttá	Viðlagatr. Íslands	Vörður Vátryggingafél.
Non-life insurance business:					
Premiums written	7.032.521.731	-	27.264.586	831.584.479	286.548.936
Change in premium reserve	-461.600.000	-	614.000	-10.356.000	-19.934.603
Premiums earned	6.570.921.731	-	27.878.586	821.228.479	266.614.333
Premiums written, reinsurers' share	-888.070.076	-	-22.556.390	-215.169.280	-128.158.383
Change in premium reserve, reinsurers' share	47.300.000	-	-200.000	-	45.230.749
Reinsurers' share in premiums earned	-840.770.076	-	-22.756.390	-215.169.280	-82.927.634
Premiums earned for own account	5.730.151.655	-	5.122.196	606.059.199	183.686.699
Investment return on non-life insurance business	1.611.363.000	-	581.033	187.721.310	10.817.056
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-4.937.902.907	-	-21.106.378	-577.930.526	-137.971.505
Change in claims reserve	-1.639.874.150	-	5.749.000	437.284.000	-22.056.208
Claims incurred	-6.577.777.057	-	-15.357.378	-140.646.526	-160.027.713
Claims paid, reinsurers' share	613.398.338	-	15.361.293	-	35.117.685
Change in claims reserve, reinsurers' share	19.950.000	-	-2.080.000	-	-18.398.960
Claims incurred, reinsurers' share	633.348.338	-	13.281.293	-	16.718.725
Claims incurred for own account	-5.944.428.719	-	-2.076.085	-140.646.526	-143.308.988
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-15.825.729	-	-	-	-
Acquisition costs	-526.152.277	-	-	-	-17.090.022
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-859.500.000	-3.553.823	-5.978.110	-67.538.291	-46.095.839
Commission and profit share from reinsurers	152.421.720	13.227.739	2.030.341	-	16.919.430
Net operating expenses	-1.233.230.557	9.673.916	-3.947.769	-67.538.291	-46.266.431
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	81.000.000	-	-	-232.903.000	-
Balance on the techn. acc. for non-life insurance business	229.029.650	9.673.916	-320.625	352.692.692	4.928.336
Life assurance business:					
Premiums written	-	-	-	-	-
Premiums written, reinsurers' share	-	-	-	-	-
Premiums written for own account	-	-	-	-	-
Investment income	-	-	-	-	-
Unrealized gains on investm., risk borne by policyholders	-	-	-	-	-
Other technical income, net of reinsurance	-	-	-	-	-
Life assurance claims paid	-	-	-	-	-
Change in life assurance claims reserve	-	-	-	-	-
Life assurance claims incurred	-	-	-	-	-
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	-	-	-	-	-
Change in premium reserve	-	-	-	-	-
Change in premium reserve, reinsurers' share	-	-	-	-	-
Change in other technical provisions, net of reinsurance	-	-	-	-	-
Change in prem. res. and other techn. res., net of reins.	-	-	-	-	-
Bonuses and rebates	-	-	-	-	-

(0) All classes aggregated 2001, IKR	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Ísfirðinga	Vélb.áb.fél. Gróttá	Viðlagatr. Íslands	Vörður Vátryggingafél.
Acquisition costs	-	-	-	-	-
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	2.852.200.000	-	614.000	261.685.000	60.092.662
Premium reserve transf. to next year	3.313.800.000	-	-	272.041.000	80.027.285
Reinsurers' share in premium reserve transf. from last year	197.700.000	-	200.000	-	10.037.361
Reinsurers' share in premium reserve transf. to next year	245.000.000	-	-	-	55.268.110
Claims reserve transf. from last year	11.636.969.805	-	6.549.000	592.043.000	126.568.963
Claims reserve transf. to next year	13.276.843.955	-	800.000	154.759.000	148.625.170
Reinsurers' share in claims reserve transf. from last year	658.050.000	-	2.800.000	-	51.219.876
Reinsurers' share in claims reserve transf. to next year	678.000.000	-	720.000	-	32.820.916
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	765.000.000	-	7.250.000	515.596.000	7.738.100
Equalization reserve transf. to next year	684.000.000	-	7.250.000	748.499.000	7.738.100
Reserve for bonuses and rebates transf. from last year	18.006.672	-	-	-	-
Reserve for bonuses and rebates transf. to next year	22.336.794	-	-	-	-
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	-	-	-	-	-
Ratios non-life insurance:					
Claims incurred/Earned premiums	100,1%		55,1%	17,1%	60,0%
Net operating costs/Earned premiums	18,8%		14,2%	8,2%	17,4%
Investment income/Earned premiums	24,5%		2,1%	22,9%	4,1%
Claims incurred+net operat. costs-inv. income /Earned premium	94,3%		67,2%	2,5%	73,3%
Balance on the non-life techn. acc./Earned premiums	-3,5%		1,2%	-42,9%	-1,8%
Own claims incurred/Own premiums earned	103,7%		40,5%	23,2%	78,0%
Own technical reserve/Own premiums earned	285,8%		143,1%	193,9%	80,7%
Ratios life assurance:					
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 2001, IKR	Non-life total	Non-life total excl. Viðlagatrvægin	Direct non-life total	(1A) Direct non-life excl. Viðlagatrvægin	(10) Property	(10) Property without nat.cat.	(11) Marine	(12) Aviation	(13) Cargo
Premiums written	21.795.740.165	20.964.155.686	21.619.960.264	20.788.375.785	4.893.349.032	4.061.764.553	1.418.861.155	11.897.171	417.686.267
Change in premium reserve	-1.063.491.940	-1.053.135.940	-1.207.089.676	-1.196.733.676	-247.182.878	-236.826.878	-3.273.624	-1.264.000	3.896.312
Premiums earned	20.732.246.852	19.911.018.373	20.412.870.588	19.591.642.109	4.646.166.154	3.824.937.675	1.415.587.531	10.633.171	421.582.579
Premiums written, reinsurers' share	-3.514.685.609	-3.299.516.329	-3.500.073.166	-3.284.903.886	-2.071.530.811	-1.856.361.531	-552.399.668	-12.164.372	-82.692.091
Change in premium reserve, reinsurers' share	85.243.900	85.243.900	97.874.333	97.874.333	45.112.770	45.112.770	-10.835.101	1.107.000	-1.442.959
Reinsurers' share in premiums earned	-3.429.441.709	-3.214.272.429	-3.402.198.833	-3.187.029.553	-2.026.418.041	-1.811.248.761	-563.234.769	-11.057.372	-84.135.050
Premiums earned for own account	17.302.806.516	16.696.747.317	17.010.671.755	16.404.612.556	2.619.748.113	2.013.688.914	852.352.762	-424.201	337.447.529
Investment return on non-life insurance business	4.189.709.566	4.001.988.256	3.960.439.738	3.772.718.428	389.687.041	201.965.731	89.992.597	665.228	33.034.184
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-	-
Claims paid	-16.114.079.085	-15.536.148.559	-15.482.041.320	-14.904.110.794	-4.723.908.482	-4.145.977.956	-835.460.190	-4.312.878	-224.710.174
Change in claims reserve	-2.405.310.002	-2.842.594.002	-2.692.574.226	-3.129.858.226	1.115.130.317	677.846.317	-356.441.971	14.926.320	13.753.545
Claims incurred	-18.519.561.764	-18.378.915.238	-18.174.615.546	-18.033.969.020	-3.608.778.165	-3.468.131.639	-1.191.902.161	10.613.442	-210.956.629
Claims paid, reinsurers' share	3.352.643.936	3.352.643.936	3.246.486.189	3.246.486.189	2.325.758.174	2.325.758.174	262.626.666	4.040.763	36.602.353
Change in claims reserve, reinsurers' share	-1.215.385.418	-1.215.385.418	-1.094.623.265	-1.094.623.265	-1.006.869.410	-1.006.869.410	302.353.064	-15.551.845	-27.270.837
Claims incurred, reinsurers' share	2.137.258.518	2.137.258.518	2.151.862.924	2.151.862.924	1.318.888.764	1.318.888.764	564.979.730	-11.511.082	9.331.516
Claims incurred for own account	-16.382.130.569	-16.241.484.043	-16.022.752.622	-15.882.106.096	-2.289.889.401	-2.149.242.875	-626.922.431	-897.640	-201.625.113
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-176.971.332	-176.971.332	-176.971.332	-176.971.332	-37.031.103	-37.031.103	-4.644.634	-	-1.075.215
Acquisition costs	-1.792.316.535	-1.792.316.535	-1.737.915.184	-1.737.915.184	-352.379.238	-352.379.238	-72.269.402	-436.619	-35.524.947
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-2.355.998.846	-2.288.460.555	-2.306.754.509	-2.239.216.218	-542.246.990	-474.708.699	-126.849.782	-1.022.551	-48.830.817
Commission and profit share from reinsurers	559.659.887	559.659.887	558.384.324	558.384.324	446.164.559	446.164.559	42.827.658	24.775.549	570.634
Net operating expenses	-3.588.655.494	-3.521.117.203	-3.486.285.369	-3.418.747.078	-448.461.669	-380.923.378	-156.291.526	23.316.379	-83.785.130
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-	-
Change in equalization reserve	-269.303.000	-36.400.000	-359.994.174	-127.091.174	-232.903.000	-	-29.691.174	1.600.000	-
Balance on the techn. acc. for non-life insurance business	1.075.455.687	722.762.995	925.107.996	572.415.304	1.149.981	-351.542.711	124.795.594	24.259.766	83.996.255
Premium reserve transf. from last year	7.509.952.977	7.248.267.977	7.288.938.292	7.027.253.292	1.419.568.179	1.157.883.179	95.894.929	5.212.000	49.698.059
Premium reserve transf. to next year	8.573.444.938	8.301.403.938	8.496.027.990	8.223.986.990	1.666.751.058	1.394.710.058	99.168.552	6.476.000	45.801.748
Reinsurers' share in premium reserve transf. from last year	724.950.671	724.950.671	712.019.671	712.019.671	557.975.968	557.975.968	46.195.618	4.508.000	4.481.751
Reinsurers' share in premium reserve transf. to next year	810.194.571	810.194.571	809.894.004	809.894.004	603.088.736	603.088.736	35.360.517	5.615.000	3.038.793
Claims reserve transf. from last year	33.277.661.579	32.685.618.579	31.016.374.907	30.424.331.907	3.238.050.828	2.646.007.828	697.438.432	20.829.320	217.066.742
Claims reserve transf. to next year	35.682.971.582	35.528.212.582	33.710.949.134	33.556.190.134	2.122.920.512	1.968.161.512	1.053.880.403	5.903.000	203.313.197
Reinsurers' share in claims reserve transf. from last year	4.608.823.377	4.608.823.377	4.143.938.824	4.143.938.824	1.717.285.016	1.717.285.016	199.651.327	17.904.845	36.791.113
Reinsurers' share in claims reserve transf. to next year	3.393.437.959	3.393.437.959	3.049.315.559	3.049.315.559	710.415.608	710.415.608	502.004.391	2.353.000	9.520.276
Equalization reserve transf. from last 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	98.525.000
Equalization reserve transf. to next year	3.151.845.100	2.403.346.100	2.788.268.300	2.039.769.300	1.007.916.500	259.417.500	299.777.200	2.200.000	98.525.000
Reserve for bonuses and rebates transf. from last year	140.888.487	140.888.487	140.888.487	140.888.487	33.467.184	33.467.184	-	-	1.200.000
Reserve for bonuses and rebates transf. to next year	174.188.325	174.188.325	174.188.325	174.188.325	37.196.280	37.196.280	-	-	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	-	-	-	-	-	-	-	-	-
Claims incurred/Earned premiums	89,3%	92,3%	89,0%	92,0%	77,7%	90,7%	84,2%	-99,8%	50,0%
Net operating costs/Earned premiums	17,3%	17,7%	17,1%	17,5%	9,7%	10,0%	11,0%	-219,3%	19,9%
Investment income/Earned premiums	20,2%	20,1%	19,4%	19,3%	8,4%	5,3%	6,4%	6,3%	7,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	126,8%	130,1%	125,5%	128,8%	95,7%	105,9%	101,6%	-312,8%	77,7%
Balance on the non-life techn. acc./Earned premiums	5,2%	3,6%	4,5%	2,9%	0,0%	-9,2%	8,8%	228,2%	19,9%
Own claims incurred/Own premiums earned	94,7%	97,3%	94,2%	96,8%	87,4%	106,7%	73,6%	-211,6%	59,8%
Own technical reserve/Own premiums earned	250,7%	252,8%	242,8%	244,7%	134,4%	116,5%	107,4%	0,0%	99,7%

Classes of non-life insurance 2001, IKR	(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	11.559.108.288	8.508.467.199	3.050.641.089	57.126.833	1.420.896.731	1.841.034.787	175.466.773	313.128
Change in premium reserve	-847.519.448	-654.726.032	-192.793.416	-12.436.123	-52.194.769	-47.115.146	143.597.736	-
Premiums earned	10.711.588.840	7.853.741.167	2.857.847.673	44.690.710	1.368.701.962	1.752.983.390	319.063.136	313.128
Premiums written, reinsurers' share	-205.085.733	-152.523.736	-52.561.997	-31.894.054	-244.046.207	-300.260.230	-14.612.443	-
Change in premium reserve, reinsurers' share	64.257.447	46.931.950	17.325.497	5.451.363	8.726.149	-14.502.336	-12.730.433	100.000
Reinsurers' share in premiums earned	-140.828.286	-105.591.786	-35.236.500	-26.442.691	-235.320.058	-297.505.767	-27.342.876	100.000
Premiums earned for own account	10.570.760.554	7.748.149.381	2.822.611.173	18.248.019	1.133.381.904	1.479.157.075	291.721.633	413.128
Investment return on non-life insurance business	2.733.184.658	2.556.145.994	177.038.664	2.763.602	338.674.349	372.438.079	159.663.169	69.606.660
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-
Claims paid	-7.756.608.036	-5.865.003.818	-1.891.604.218	-16.454.226	-878.442.950	-1.042.144.384	-576.215.875	-55.821.890
Change in claims reserve	-2.504.858.703	-2.501.753.772	-3.104.931	-20.239.355	-473.848.938	-480.995.441	407.072.864	-119.808.640
Claims incurred	-10.261.466.739	-8.366.757.590	-1.894.709.149	-36.693.581	-1.352.291.888	-1.511.782.730	-169.315.688	-175.630.530
Claims paid, reinsurers' share	140.828.550	126.773.266	14.055.284	4.324.653	112.273.757	360.031.273	106.157.747	-
Change in claims reserve, reinsurers' share	-138.917.288	-138.917.288	-	-3.855.320	-31.721.341	-172.790.288	-119.762.153	-1.000.000
Claims incurred, reinsurers' share	1.911.262	-12.144.022	14.055.284	469.333	80.552.416	180.171.975	-13.604.406	-1.000.000
Claims incurred for own account	-10.259.555.477	-8.378.901.612	-1.880.653.865	-36.224.248	-1.271.739.472	-1.335.898.840	-182.747.417	-176.630.530
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-119.703.459	-86.634.049	-33.069.410	-	-2.004.852	-12.512.069	-	-
Acquisition costs	-1.028.537.320	-741.542.012	-286.995.308	-4.726.468	-103.870.177	-140.171.013	-54.398.441	-2.910
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-1.219.323.278	-897.049.555	-322.273.723	-5.670.497	-143.817.818	-218.992.777	-48.704.601	-539.736
Commission and profit share from reinsurers	-	-	-	8.619.524	25.357.867	10.068.533	1.275.563	-
Net operating expenses	-2.247.860.598	-1.638.591.567	-609.269.031	-1.777.441	-222.330.128	-349.095.257	-101.827.479	-542.646
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-
Change in equalization reserve	-160.000.000	-160.000.000	-	1.000.000	60.000.000	-	89.328.174	1.363.000
Balance on the techn. acc. for non-life insurance business	516.825.678	40.168.147	476.657.531	-15.990.068	35.981.801	154.088.988	256.138.080	-105.790.389
Premium reserve transf. from last year	4.974.207.307	3.645.801.255	1.328.406.052	20.460.078	319.722.855	404.174.885	221.014.686	-
Premium reserve transf. to next year	5.821.726.776	4.300.527.288	1.521.199.488	32.896.201	371.917.624	451.290.031	77.416.948	-
Reinsurers' share in premium reserve transf. from last year	-	-	-	14.893.643	51.231.326	32.733.365	13.281.000	-350.000
Reinsurers' share in premium reserve transf. to next year	64.257.447	46.931.950	17.325.497	20.345.006	59.957.475	18.231.031	550.567	-250.000
Claims reserve transf. from last year	20.622.232.630	20.116.100.306	506.132.324	7.578.645	3.034.066.078	3.179.112.233	1.705.726.912	555.559.760
Claims reserve transf. to next year	23.127.091.334	22.617.854.078	509.237.256	27.818.000	3.507.915.016	3.662.107.672	1.296.654.048	675.368.400
Reinsurers' share in claims reserve transf. from last year	565.889.004	565.889.004	-	3.855.320	635.987.864	966.574.335	461.384.553	3.500.000
Reinsurers' share in claims reserve transf. to next year	426.971.716	426.971.716	-	-	604.266.522	793.784.046	341.622.400	2.500.000
Equalization reserve transf. from last year	279.900.000	269.600.000	10.300.000	3.700.000	336.238.850	661.010.750	386.947.974	67.320.000
Equalization reserve transf. to next year	439.900.000	429.600.000	10.300.000	2.700.000	276.238.850	661.010.750	297.619.800	65.957.000
Reserve for bonuses and rebates transf. from last year	97.020.197	69.978.516	27.041.681	-	2.609.113	6.591.993	-	-
Reserve for bonuses and rebates transf. to next year	122.258.214	89.080.994	33.177.220	-	3.605.174	9.628.657	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-
Claims incurred/Earned premiums	95,8%	106,5%	66,3%	82,1%	98,8%	86,2%	53,1%	0,0%
Net operating costs/Earned premiums	21,0%	20,9%	21,3%	4,0%	16,2%	19,9%	31,9%	173,3%
Investment income/Earned premiums	25,5%	32,5%	6,2%	6,2%	24,7%	21,2%	50,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	142,3%	159,9%	93,8%	92,3%	139,8%	127,4%	135,0%	0,0%
Balance on the non-life techn. acc./Earned premiums	4,8%	0,5%	16,7%	-35,8%	2,6%	8,8%	80,3%	0,0%
Own claims incurred/Own premiums earned	97,1%	108,1%	66,6%	198,5%	112,2%	90,3%	62,6%	0,0%
Own technical reserve/Own premiums earned	274,5%	348,0%	72,9%	236,0%	308,4%	268,5%	455,7%	0,0%

(1A) Direct non-life insurance other than natural catastrophes 2001, IKR	Total	Alþjóða lífr.fél. hf.	Bátatrygg. Breiðafj.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Grótta	Vörður Vátrfél.
Premiums written	20.788.375.785	40.443.618	17.531.839	27.322.465	7.691.572.818	5.697.083.717	7.003.353.475	24.272.419	286.795.434
Change in premium reserve	-1.196.733.676	492.633	820.000	816.000	-472.447.706	-245.980.000	-460.800.000	300.000	-19.934.603
Premiums earned	19.591.642.109	40.936.251	18.351.839	28.138.465	7.219.125.112	5.451.103.717	6.542.553.475	24.572.419	266.860.831
Premiums written, reinsurers' share	-3.284.903.886	-15.156.313	-14.991.039	-16.289.353	-1.314.299.578	-886.618.273	-888.070.076	-21.321.221	-128.158.033
Change in premium reserve, reinsurers' share	97.874.333	-2.100.486	-738.000	1.410.000	77.510.070	-70.538.000	47.300.000	-200.000	45.230.749
Reinsurers' share in premiums earned	-3.187.029.553	-17.256.799	-15.729.039	-14.879.353	-1.236.789.508	-957.156.273	-840.770.076	-21.521.221	-82.927.284
Premiums earned for own account	16.404.612.556	23.679.452	2.622.800	13.259.112	5.982.335.604	4.493.947.444	5.701.783.399	3.051.198	183.933.547
Investment return on non-life insurance business	3.772.718.428	1.876.320	12.342	1.434.109	1.329.413.215	831.168.000	1.598.303.000	348.620	10.162.822
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-	-
Claims paid	-14.904.110.794	-12.991.178	-17.845.281	-18.946.267	-4.927.211.996	-4.860.400.723	-4.912.385.412	-17.925.429	-136.404.508
Change in claims reserve	-3.129.858.226	1.634.083	1.874.350	8.638.000	-1.604.014.602	126.446.000	-1.643.174.150	2.570.000	-23.831.907
Claims incurred	-18.033.969.020	-11.357.095	-15.970.931	-10.308.267	-6.531.226.598	-4.733.954.723	-6.555.559.562	-15.355.429	-160.236.415
Claims paid, reinsurers' share	3.246.486.189	7.730.671	15.210.187	15.768.001	846.844.302	1.699.807.551	610.646.499	15.361.293	35.117.685
Change in claims reserve, reinsurers' share	-1.094.623.265	-661.661	-1.686.916	-250.000	93.335.272	-1.184.831.000	19.950.000	-2.080.000	-18.398.960
Claims incurred, reinsurers' share	2.151.862.924	7.069.010	13.523.271	15.518.001	940.179.574	514.976.551	630.596.499	13.281.293	16.718.725
Claims incurred for own account	-15.882.106.096	-4.288.085	-2.447.660	5.209.734	-5.591.047.024	-4.218.978.172	-5.924.963.063	-2.074.136	-143.517.690
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-176.971.332	-	-	-	-161.145.603	-	-15.825.729	-	-
Acquisition costs	-1.737.915.184	-2.400.225	-	-4.742.521	-838.276.126	-358.695.820	-516.710.470	-	-17.090.022
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-2.239.216.218	-6.323.646	-6.638.395	-2.672.606	-750.715.244	-561.734.509	-859.500.000	-4.543.365	-47.088.453
Commission and profit share from reinsurers	558.384.324	-	1.455.526	1.111.374	299.493.006	85.929.944	152.421.720	1.053.324	16.919.430
Net operating expenses	-3.418.747.078	-8.723.871	-5.182.869	-6.303.753	-1.289.498.364	-834.500.385	-1.223.788.750	-3.490.041	-47.259.045
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-	-
Change in equalization reserve	-127.091.174	-	1.138.826	-	-180.000.000	-29.230.000	81.000.000	-	-
Balance on the techn. acc. for non-life insurance business	572.415.304	12.543.816	-3.856.561	13.599.202	90.057.828	242.406.887	216.508.857	-2.164.359	3.319.634
Premium reserve transf. from last year	7.027.253.292	7.819.404	820.000	13.635.000	2.937.423.226	1.168.163.000	2.839.000.000	300.000	60.092.662
Premium reserve transf. to next year	8.223.986.990	7.326.771	-	12.819.000	3.409.870.934	1.414.143.000	3.299.800.000	-	80.027.285
Reinsurers' share in premium reserve transf. from last year	712.019.671	3.628.428	738.000	4.670.000	404.138.882	90.907.000	197.700.000	200.000	10.037.361
Reinsurers' share in premium reserve transf. to next year	809.894.004	1.527.941	-	6.080.000	481.648.952	20.369.000	245.000.000	-	55.268.111
Claims reserve transf. from last year	30.424.331.907	23.705.148	1.874.350	38.530.000	9.820.360.341	8.893.170.000	11.523.469.805	3.370.000	119.852.263
Claims reserve transf. to next year	33.556.190.134	22.071.065	-	31.892.000	11.424.374.943	8.766.724.000	13.166.643.955	800.000	143.684.171
Reinsurers' share in claims reserve transf. from last year	4.143.938.824	12.160.250	1.686.916	12.054.000	916.886.782	2.489.081.000	658.050.000	2.800.000	51.219.876
Reinsurers' share in claims reserve transf. to next year	3.049.315.559	11.498.589	-	11.804.000	1.010.222.054	1.304.250.000	678.000.000	720.000	32.820.916
Equalization reserve transf. from last year	1.912.678.126	930.000	1.138.826	9.526.000	279.250.000	843.300.000	765.000.000	6.215.000	7.318.300
Equalization reserve transf. to next year	2.039.769.300	930.000	-	9.526.000	459.250.000	872.530.000	684.000.000	6.215.000	7.318.300
Reserve for bonuses and rebates transf. from last year	140.888.487	-	-	-	122.881.815	-	18.006.672	-	-
Reserve for bonuses and rebates transf. to next year	174.188.325	-	-	-	151.851.531	-	22.336.794	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-	-
Ratios									
Claims incurred/Earned premiums	92,0%	27,7%	87,0%	36,6%	90,5%	86,8%	100,2%	62,5%	60,0%
Net operating costs/Earned premiums	17,5%	21,3%	28,2%	22,4%	17,9%	15,3%	18,7%	14,2%	17,7%
Investment income/Earned premiums	19,3%	4,6%	0,1%	5,1%	18,4%	15,2%	24,4%	1,4%	3,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	128,8%	53,6%	115,3%	64,1%	126,7%	117,4%	143,3%	78,1%	81,6%
Balance on the non-life techn. acc./Earned premiums	2,9%	30,6%	-21,0%	48,3%	1,2%	4,4%	3,3%	-8,8%	1,2%
Own claims incurred/Own premiums earned	96,8%	18,1%	93,3%	-39,3%	93,5%	93,9%	103,9%	68,0%	78,0%
Own technical reserve/Own premiums earned	244,7%	73,1%	0,0%	274,2%	233,2%	216,5%	285,0%	206,3%	77,7%

(10) Property insurance total 2001 ISK	Total	Samtals án Viðlagatr.	Sjóvá-Álm. tryggingar hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Viðlagatr. Íslands	Vörður Vátrfél.
Premiums written	4.893.349.032	4.061.764.553	1.570.885.820	840.829.907	1.614.655.864	831.584.479	35.392.962
Change in premium reserve	-247.182.878	-236.826.878	-115.277.895	-13.156.000	-104.750.000	-10.356.000	-3.642.983
Premiums earned	4.646.166.154	3.824.937.675	1.455.607.925	827.673.907	1.509.905.864	821.228.479	31.749.979
Premiums written, reinsurers' share	-2.071.530.811	-1.856.361.531	-886.325.563	-286.604.404	-654.687.993	-215.169.280	-28.743.571
Change in premium reserve, reinsurers' share	45.112.770	45.112.770	48.853.383	-55.355.000	48.700.000	-	2.914.387
Reinsurers' share in premiums earned	-2.026.418.041	-1.811.248.761	-837.472.180	-341.959.404	-605.987.993	-215.169.280	-25.829.184
Premiums earned for own account	2.619.748.113	2.013.688.914	618.135.745	485.714.503	903.917.871	606.059.199	5.920.795
Investment return on non-life insurance business	389.687.041	201.965.731	72.694.471	43.140.000	85.943.000	187.721.310	188.260
Other technical income, net of reinsurance	-	-	-	-	-	-	-
Claims paid	-4.723.908.482	-4.145.977.956	-1.058.274.391	-1.870.928.386	-1.201.258.257	-577.930.526	-15.516.922
Change in claims reserve	1.115.130.317	677.846.317	-156.118.766	997.059.000	-153.100.253	437.284.000	-9.993.664
Claims incurred	-3.608.778.165	-3.468.131.639	-1.214.393.157	-873.869.386	-1.354.358.510	-140.646.526	-25.510.586
Claims paid, reinsurers' share	2.325.758.174	2.325.758.174	551.940.416	1.348.087.898	413.809.997	-	11.919.863
Change in claims reserve, reinsurers' share	-1.006.869.410	-1.006.869.410	64.628.063	-1.063.472.000	-15.250.000	-	7.224.527
Claims incurred, reinsurers' share	1.318.888.764	1.318.888.764	616.568.479	284.615.898	398.559.997	-	19.144.390
Claims incurred for own account	-2.289.889.401	-2.149.242.875	-597.824.678	-589.253.488	-955.798.513	-140.646.526	-6.366.196
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-37.031.103	-37.031.103	-31.556.451	-	-5.474.652	-	-
Acquisition costs	-352.379.238	-352.379.238	-170.036.046	-62.368.193	-117.035.279	-	-2.939.720
Change in deferred acquisition costs	-	-	-	-	-	-	-
Administrative expenses	-542.246.990	-474.708.699	-151.214.186	-117.263.492	-201.100.000	-67.538.291	-5.131.021
Commission and profit share from reinsurers	446.164.559	446.164.559	225.481.435	72.545.095	141.236.635	-	6.901.394
Net operating expenses	-448.461.669	-380.923.378	-95.768.797	-107.086.590	-176.898.644	-67.538.291	-1.169.347
Other technical costs, net of reinsurance	-	-	-	-	-	-	-
Change in equalization reserve	-232.903.000	-	-	-	-	-232.903.000	-
Balance on the techn. acc. for non-life insurance business	1.149.981	-351.542.711	-34.319.710	-167.485.575	-148.310.938	352.692.692	-1.426.488
Premium reserve transf. from last year	1.419.568.179	1.157.883.179	515.215.289	167.171.000	466.350.000	261.685.000	9.146.890
Premium reserve transf. to next year	1.666.751.058	1.394.710.058	630.493.185	180.327.000	571.100.000	272.041.000	12.789.873
Reinsurers' share in premium reserve transf. from last year	557.975.968	557.975.968	309.630.456	56.728.000	184.300.000	-	7.317.512
Reinsurers' share in premium reserve transf. to next year	603.088.736	603.088.736	358.483.837	1.373.000	233.000.000	-	10.231.899
Claims reserve transf. from last 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
Claims reserve transf. to next year	2.122.920.512	1.968.161.512	648.701.618	603.481.000	704.523.829	154.759.000	11.455.065
Reinsurers' share in claims reserve transf. from last year	1.717.285.016	1.717.285.016	218.909.640	1.318.660.000	178.550.000	-	1.165.376
Reinsurers' share in claims reserve transf. to next year	710.415.608	710.415.608	283.537.705	255.188.000	163.300.000	-	8.389.903
Equalization reserve transf. from last year	775.013.500	259.417.500	120.000.000	89.300.000	50.000.000	515.596.000	117.500
Equalization reserve transf. to next year	1.007.916.500	259.417.500	120.000.000	89.300.000	50.000.000	748.499.000	117.500
Reserve for bonuses and rebates transf. from last year	33.467.184	33.467.184	24.909.712	-	8.557.472	-	-
Reserve for bonuses and rebates transf. to next year	37.196.280	37.196.280	29.246.280	-	7.950.000	-	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-
Ratios							
Claims incurred/Earned premiums	77,7%	90,7%	83,4%	105,6%	89,7%	17,1%	80,3%
Net operating costs/Earned premiums	9,7%	10,0%	6,6%	12,9%	11,7%	8,2%	3,7%
Investment income/Earned premiums	8,4%	5,3%	5,0%	5,2%	5,7%	22,9%	0,6%
Claims incurred+net operat. costs-inv. income /Earned premiums	95,7%	105,9%	95,0%	123,7%	107,1%	48,2%	84,6%
Balance on the non-life techn. acc./Earned premiums	0,0%	-9,2%	-2,4%	-20,2%	-9,8%	42,9%	-4,5%
Own claims incurred/Own premiums earned	87,4%	106,7%	96,7%	121,3%	105,7%	23,2%	107,5%
Own technical reserve/Own premiums earned	134,4%	116,5%	127,2%	126,9%	103,7%	193,9%	97,0%

(11) Marine 2001, IKR	Total	Bátatrygg. Breiðafj.	Sjóvá-Álm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Gróttá	Vörður Vátrfél.
Premiums written	1.418.861.155	17.531.839	424.617.163	685.666.468	190.665.345	24.272.419	76.107.921
Change in premium reserve	-3.273.624	820.000	-4.860.418	1.215.000	-400.000	300.000	-348.206
Premiums earned	1.415.587.531	18.351.839	419.756.745	686.881.468	190.265.345	24.572.419	75.759.715
Premiums written, reinsurers' share	-552.399.668	-14.991.039	-174.934.810	-246.274.897	-80.938.738	-21.321.221	-13.938.963
Change in premium reserve, reinsurers' share	-10.835.101	-738.000	-7.991.101	-1.176.000	-800.000	-200.000	70.000
Reinsurers' share in premiums earned	-563.234.769	-15.729.039	-182.925.911	-247.450.897	-81.738.738	-21.521.221	-13.868.963
Premiums earned for own account	852.352.762	2.622.800	236.830.834	439.430.571	108.526.607	3.051.198	61.890.752
Investment return on non-life insurance business	89.992.597	12.342	11.815.628	60.817.000	15.200.000	348.620	1.799.007
Other technical income, net of reinsurance	-	-	-	-	-	-	-
Claims paid	-835.460.190	-17.845.281	-200.596.498	-423.368.285	-141.310.727	-17.925.429	-34.413.970
Change in claims reserve	-356.441.971	1.874.350	-73.810.450	-146.144.000	-149.675.871	2.570.000	8.744.000
Claims incurred	-1.191.902.161	-15.970.931	-274.406.948	-569.512.285	-290.986.598	-15.355.429	-25.669.970
Claims paid, reinsurers' share	262.626.666	15.210.187	114.411.216	66.312.795	46.965.833	15.361.293	4.365.342
Change in claims reserve, reinsurers' share	302.353.064	-1.686.916	74.923.980	145.843.000	88.600.000	-2.080.000	-3.247.000
Claims incurred, reinsurers' share	564.979.730	13.523.271	189.335.196	212.155.795	135.565.833	13.281.293	1.118.342
Claims incurred for own account	-626.922.431	-2.447.660	-85.071.752	-357.356.490	-155.420.765	-2.074.136	-24.551.628
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-4.644.634	-	-4.644.634	-	-	-	-
Acquisition costs	-72.269.402	-	-45.585.075	-18.439.289	-8.220.142	-	-24.896
Change in deferred acquisition costs	-	-	-	-	-	-	-
Administrative expenses	-126.849.782	-6.638.395	-47.808.370	-38.880.618	-13.500.000	-4.543.365	-15.479.034
Commission and profit share from reinsurers	42.827.658	1.455.526	23.243.741	10.658.009	6.100.315	1.053.324	316.743
Net operating expenses	-156.291.526	-5.182.869	-70.149.704	-46.661.898	-15.619.827	-3.490.041	-15.187.187
Other technical costs, net of reinsurance	-	-	-	-	-	-	-
Change in equalization reserve	-29.691.174	1.138.826	-	-30.830.000	-	-	-
Balance on the techn. acc. for non-life insurance business	124.795.594	-3.856.561	88.780.372	65.399.183	-47.313.985	-2.164.359	23.950.944
Premium reserve transf. from last year	95.894.929	820.000	56.100.503	16.107.000	21.800.000	300.000	767.426
Premium reserve transf. to next year	99.168.552	-	60.960.920	14.892.000	22.200.000	-	1.115.632
Reinsurers' share in premium reserve transf. from last year	46.195.618	738.000	39.181.618	5.246.000	800.000	200.000	30.000
Reinsurers' share in premium reserve transf. to next year	35.360.517	-	31.190.517	4.070.000	-	-	100.000
Claims reserve transf. from last year	697.438.432	1.874.350	92.792.900	474.140.000	104.051.182	3.370.000	21.210.000
Claims reserve transf. to next year	1.053.880.403	-	166.603.350	620.284.000	253.727.053	800.000	12.466.000
Reinsurers' share in claims reserve transf. from last year	199.651.327	1.686.916	32.045.411	127.715.000	30.600.000	2.800.000	4.804.000
Reinsurers' share in claims reserve transf. to next year	502.004.391	-	106.969.391	273.558.000	119.200.000	720.000	1.557.000
Equalization reserve transf. from last year	270.086.026	1.138.826	30.625.000	208.100.000	20.000.000	6.215.000	4.007.200
Equalization reserve transf. to next year	299.777.200	-	30.625.000	238.930.000	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	-	-	-	-	-	-	-
Ratios							
Claims incurred/Earned premiums	84,2%	87,0%	65,4%	82,9%	152,9%	62,5%	33,9%
Net operating costs/Earned premiums	11,0%	28,2%	16,7%	6,8%	8,2%	14,2%	20,0%
Investment income/Earned premiums	6,4%	0,1%	2,8%	8,9%	8,0%	1,4%	2,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	101,6%	115,3%	84,9%	98,6%	169,1%	78,1%	56,3%
Balance on the non-life techn. acc./Earned premiums	8,8%	-21,0%	21,2%	9,5%	-24,9%	-8,8%	31,6%
Own claims incurred/Own premiums earned	73,6%	93,3%	35,9%	81,3%	143,2%	68,0%	39,7%
Own technical reserve/Own premiums earned	107,4%	0,0%	50,7%	135,7%	162,8%	206,3%	25,7%

(12) Aviation 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.
Premiums written	11.897.171	55.325	11.841.846
Change in premium reserve	-1.264.000	-	-1.264.000
Premiums earned	10.633.171	55.325	10.577.846
Premiums written, reinsurers' share	-12.164.372	-437.514	-11.726.858
Change in premium reserve, reinsurers' share	1.107.000	-	1.107.000
Reinsurers' share in premiums earned	-11.057.372	-437.514	-10.619.858
Premiums earned for own account	-424.201	-382.189	-42.012
Investment return on non-life insurance business	665.228	10.228	655.000
Other technical income, net of reinsurance	-	-	-
Claims paid	-4.312.878	-2.214.793	-2.098.085
Change in claims reserve	14.926.320	1.899.320	13.027.000
Claims incurred	10.613.442	-315.473	10.928.915
Claims paid, reinsurers' share	4.040.763	1.530.589	2.510.174
Change in claims reserve, reinsurers' share	-15.551.845	-1.700.845	-13.851.000
Claims incurred, reinsurers' share	-11.511.082	-170.256	-11.340.826
Claims incurred for own account	-897.640	-485.729	-411.911
Change in other technical reserve, net of reinsurance	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-
Acquisition costs	-436.619	-5.937	-430.682
Change in deferred acquisition costs	-	-	-
Administrative expenses	-1.022.551	-5.326	-1.017.225
Commission and profit share from reinsurers	24.775.549	23.021.380	1.754.169
Net operating expenses	23.316.379	23.010.117	306.262
Other technical costs, net of reinsurance	-	-	-
Change in equalization reserve	1.600.000	-	1.600.000
Balance on the techn. acc. for non-life insurance business	24.259.766	22.152.427	2.107.339
Premium reserve transf. from last year	5.212.000	-	5.212.000
Premium reserve transf. to next year	6.476.000	-	6.476.000
Reinsurers' share in premium reserve transf. from last year	4.508.000	-	4.508.000
Reinsurers' share in premium reserve transf. to next year	5.615.000	-	5.615.000
Claims reserve transf. from last year	20.829.320	1.899.320	18.930.000
Claims reserve transf. to next year	5.903.000	-	5.903.000
Reinsurers' share in claims reserve transf. from last year	17.904.845	1.700.845	16.204.000
Reinsurers' share in claims reserve transf. to next year	2.353.000	-	2.353.000
Equalization reserve transf. from last year	3.800.000	-	3.800.000
Equalization reserve transf. to next year	2.200.000	-	2.200.000
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	-	-	-
Ratios			
Claims incurred/Earned premiums	-99,8%	570,2%	-103,3%
Net operating costs/Earned premiums	-219,3%	0,0%	-2,9%
Investment income/Earned premiums	6,3%	18,5%	6,2%
Claims incurred+net operat. costs-inv. income /Earned premiums	-312,8%	0,0%	-100,0%
Balance on the non-life techn. acc./Earned premiums	228,2%	0,0%	19,9%
Own claims incurred/Own premiums earned	-211,6%	-127,1%	-980,5%
Own technical reserve/Own premiums earned	0,0%	0,0%	0,0%

(13) Cargo 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	417.686.267	182.955.102	169.718.182	64.456.720	556.263
Change in premium reserve	3.896.312	-975.244	1.676.000	3.200.000	-4.444
Premiums earned	421.582.579	181.979.858	171.394.182	67.656.720	551.819
Premiums written, reinsurers' share	-82.692.091	-22.914.019	-39.059.314	-20.384.526	-334.232
Change in premium reserve, reinsurers' share	-1.442.959	152.486	-999.000	-600.000	3.555
Reinsurers' share in premiums earned	-84.135.050	-22.761.533	-40.058.314	-20.984.526	-330.677
Premiums earned for own account	337.447.529	159.218.325	131.335.868	46.672.194	221.142
Investment return on non-life insurance business	33.034.184	10.675.667	14.384.000	7.920.000	54.517
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-224.710.174	-110.713.348	-86.639.793	-24.685.665	-2.671.368
Change in claims reserve	13.753.545	4.604.321	3.699.000	5.065.224	385.000
Claims incurred	-210.956.629	-106.109.027	-82.940.793	-19.620.441	-2.286.368
Claims paid, reinsurers' share	36.602.353	26.654.338	-	7.810.921	2.137.094
Change in claims reserve, reinsurers' share	-27.270.837	-19.162.837	-	-7.800.000	-308.000
Claims incurred, reinsurers' share	9.331.516	7.491.501	-	10.921	1.829.094
Claims incurred for own account	-201.625.113	-98.617.526	-82.940.793	-19.609.520	-457.274
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-1.075.215	-75.215	-	-1.000.000	-
Acquisition costs	-35.524.947	-19.633.433	-11.319.433	-4.562.674	-9.407
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-48.830.817	-17.611.342	-25.204.587	-5.800.000	-214.888
Commission and profit share from reinsurers	570.634	62.762	-	457.346	50.526
Net operating expenses	-83.785.130	-37.182.013	-36.524.020	-9.905.328	-173.769
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	-	-	-	-	-
Balance on the techn. acc. for non-life insurance business	83.996.255	34.019.238	26.255.055	24.077.346	-355.384
Premium reserve transf. from last year	49.698.059	17.320.265	19.368.000	13.000.000	9.794
Premium reserve transf. to next year	45.801.748	18.295.510	17.692.000	9.800.000	14.238
Reinsurers' share in premium reserve transf. from last year	4.481.751	2.138.916	1.735.000	600.000	7.835
Reinsurers' share in premium reserve transf. to next year	3.038.793	2.291.403	736.000	-	11.390
Claims reserve transf. from last year	217.066.742	67.863.197	88.780.000	60.038.545	385.000
Claims reserve transf. to next year	203.313.197	63.258.876	85.081.000	54.973.321	-
Reinsurers' share in claims reserve transf. from last year	36.791.113	27.783.113	-	8.700.000	308.000
Reinsurers' share in claims reserve transf. to next year	9.520.276	8.620.276	-	900.000	-
Equalization reserve transf. from last year	98.525.000	40.625.000	47.900.000	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	1.200.000	-	-	1.200.000	-
Reserve for bonuses and rebates transf. to next year	1.500.000	-	-	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	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	50,0%	58,3%	48,4%	29,0%	414,3%
Net operating costs/Earned premiums	19,9%	20,4%	21,3%	14,6%	31,5%
Investment income/Earned premiums	7,8%	5,9%	8,4%	11,7%	9,9%
Claims incurred+net operat. costs-inv. income /Earned premiums	77,7%	84,6%	78,1%	55,3%	455,7%
Balance on the non-life techn. acc./Earned premiums	19,9%	18,7%	15,3%	35,6%	-64,4%
Own claims incurred/Own premiums earned	59,8%	61,9%	63,2%	42,0%	206,8%
Own technical reserve/Own premiums earned	99,7%	69,9%	114,2%	161,5%	1,3%

(14) Motor 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	11.559.108.288	4.397.507.106	3.005.584.841	4.025.822.079	130.194.262
Change in premium reserve	-847.519.448	-309.099.686	-228.694.000	-295.250.000	-14.475.762
Premiums earned	10.711.588.840	4.088.407.420	2.776.890.841	3.730.572.079	115.718.500
Premiums written, reinsurers' share	-205.085.733	-42.854.026	-48.149.050	-60.160.345	-53.922.312
Change in premium reserve, reinsurers' share	64.257.447	22.773.610	-	-	41.483.837
Reinsurers' share in premiums earned	-140.828.286	-20.080.416	-48.149.050	-60.160.345	-12.438.475
Premiums earned for own account	10.570.760.554	4.068.327.004	2.728.741.791	3.670.411.734	103.280.025
Investment return on non-life insurance business	2.733.184.658	1.036.072.611	521.443.000	1.169.420.000	6.249.047
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-7.756.608.036	-2.945.626.734	-1.910.660.878	-2.836.903.641	-63.416.783
Change in claims reserve	-2.504.858.703	-1.036.942.173	-586.757.000	-834.400.743	-46.758.787
Claims incurred	-10.261.466.739	-3.982.568.907	-2.497.417.878	-3.671.304.384	-110.175.570
Claims paid, reinsurers' share	140.828.550	66.935.494	16.118.427	57.774.629	-
Change in claims reserve, reinsurers' share	-138.917.288	-21.692.288	-105.225.000	-12.000.000	-
Claims incurred, reinsurers' share	1.911.262	45.243.206	-89.106.573	45.774.629	-
Claims incurred for own account	-10.259.555.477	-3.937.325.701	-2.586.524.451	-3.625.529.755	-110.175.570
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-119.703.459	-117.203.459	-	-2.500.000	-
Acquisition costs	-1.028.537.320	-492.898.691	-212.479.921	-310.108.825	-13.049.883
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-1.219.323.278	-423.306.040	-273.916.214	-501.200.000	-20.901.024
Commission and profit share from reinsurers	-	-	-	-	-
Net operating expenses	-2.247.860.598	-916.204.731	-486.396.135	-811.308.825	-33.950.907
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	-160.000.000	-160.000.000	-	-	-
Balance on the techn. acc. for non-life insurance business	516.825.678	-26.334.276	177.264.205	400.493.154	-34.597.405
Premium reserve transf. from last year	4.974.207.307	2.031.612.466	897.238.000	1.998.750.000	46.606.841
Premium reserve transf. to next year	5.821.726.776	2.340.712.153	1.125.932.000	2.294.000.000	61.082.623
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	64.257.447	22.773.610	-	-	41.483.837
Claims reserve transf. from last year	20.622.232.630	7.227.193.134	4.681.710.000	8.677.023.633	36.305.863
Claims reserve transf. to next year	23.127.091.334	8.264.135.307	5.268.467.000	9.511.424.376	83.064.651
Reinsurers' share in claims reserve transf. from last year	565.889.004	64.189.004	225.700.000	276.000.000	-
Reinsurers' share in claims reserve transf. to next year	426.971.716	42.496.716	120.475.000	264.000.000	-
Equalization reserve transf. from last year	279.900.000	-	85.900.000	194.000.000	-
Equalization reserve transf. to next year	439.900.000	160.000.000	85.900.000	194.000.000	-
Reserve for bonuses and rebates transf. from last year	97.020.197	92.940.197	-	4.080.000	-
Reserve for bonuses and rebates transf. to next year	122.258.214	117.158.214	-	5.100.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	95,8%	97,4%	89,9%	98,4%	95,2%
Net operating costs/Earned premiums	21,0%	22,4%	17,5%	21,7%	29,3%
Investment income/Earned premiums	25,5%	25,3%	18,8%	31,3%	5,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	142,3%	145,2%	126,2%	151,5%	129,9%
Balance on the non-life techn. acc./Earned premiums	4,8%	-0,6%	6,4%	10,7%	-29,9%
Own claims incurred/Own premiums earned	97,1%	96,8%	94,8%	98,8%	106,7%
Own technical reserve/Own premiums earned	274,5%	265,9%	233,1%	319,9%	99,4%

(14A) Compulsory Motor 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	8.508.467.199	3.155.734.516	2.260.982.466	2.997.089.241	94.660.976
Change in premium reserve	-654.726.032	-229.007.511	-184.775.000	-230.000.000	-10.943.521
Premiums earned	7.853.741.167	2.926.727.005	2.076.207.466	2.767.089.241	83.717.455
Premiums written, reinsurers' share	-152.523.736	-31.288.097	-37.275.178	-44.787.356	-39.173.105
Change in premium reserve, reinsurers' share	46.931.950	16.714.547	-	-	30.217.403
Reinsurers' share in premiums earned	-105.591.786	-14.573.550	-37.275.178	-44.787.356	-8.955.702
Premiums earned for own account	7.748.149.381	2.912.153.455	2.038.932.288	2.722.301.885	74.761.753
Investment return on non-life insurance business	2.556.145.994	950.598.954	508.455.000	1.091.410.000	5.682.040
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-5.865.003.818	-2.232.410.753	-1.455.664.751	-2.146.748.001	-30.180.313
Change in claims reserve	-2.501.753.772	-1.041.951.594	-588.938.000	-831.781.318	-39.082.860
Claims incurred	-8.366.757.590	-3.274.362.347	-2.044.602.751	-2.978.529.319	-69.263.173
Claims paid, reinsurers' share	126.773.266	66.935.494	16.118.427	43.719.345	-
Change in claims reserve, reinsurers' share	-138.917.288	-21.692.288	-105.225.000	-12.000.000	-
Claims incurred, reinsurers' share	-12.144.022	45.243.206	-89.106.573	31.719.345	-
Claims incurred for own account	-8.378.901.612	-3.229.119.141	-2.133.709.324	-2.946.809.974	-69.263.173
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-86.634.049	-86.134.049	-	-500.000	-
Acquisition costs	-741.542.012	-347.220.025	-157.247.631	-225.950.011	-11.124.345
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-897.049.555	-303.772.444	-206.044.670	-373.200.000	-14.032.441
Commission and profit share from reinsurers	-	-	-	-	-
Net operating expenses	-1.638.591.567	-650.992.469	-363.292.301	-599.150.011	-25.156.786
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	-160.000.000	-160.000.000	-	-	-
Balance on the techn. acc. for non-life insurance business	40.168.147	-263.493.250	50.385.663	267.251.900	-13.976.166
Premium reserve transf. from last year	3.645.801.255	1.458.542.058	665.635.000	1.488.000.000	33.624.197
Premium reserve transf. to next year	4.300.527.288	1.687.549.570	850.410.000	1.718.000.000	44.567.718
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	46.931.950	16.714.547	-	-	30.217.403
Claims reserve transf. from last year	20.116.100.306	7.033.695.424	4.565.170.000	8.482.506.595	34.728.287
Claims reserve transf. to next year	22.617.854.078	8.075.647.018	5.154.108.000	9.314.287.913	73.811.147
Reinsurers' share in claims reserve transf. from last year	565.889.004	64.189.004	225.700.000	276.000.000	-
Reinsurers' share in claims reserve transf. to next year	426.971.716	42.496.716	120.475.000	264.000.000	-
Equalization reserve transf. from last year	269.600.000	-	79.600.000	190.000.000	-
Equalization reserve transf. to next year	429.600.000	160.000.000	79.600.000	190.000.000	-
Reserve for bonuses and rebates transf. from last year	69.978.516	67.318.516	-	2.660.000	-
Reserve for bonuses and rebates transf. to next year	89.080.994	86.380.994	-	2.700.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	106,5%	111,9%	98,5%	107,6%	82,7%
Net operating costs/Earned premiums	20,9%	22,2%	17,5%	21,7%	30,0%
Investment income/Earned premiums	32,5%	32,5%	24,5%	39,4%	6,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	159,9%	166,6%	140,5%	168,7%	119,6%
Balance on the non-life techn. acc./Earned premiums	0,5%	-9,0%	2,4%	9,7%	-16,7%
Own claims incurred/Own premiums earned	108,1%	110,9%	104,6%	108,2%	92,6%
Own technical reserve/Own premiums earned	348,0%	341,7%	292,5%	402,6%	117,9%

(14B) Other Motor 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	3.050.641.089	1.241.772.590	744.602.375	1.028.732.838	35.533.286
Change in premium reserve	-192.793.416	-80.092.175	-43.919.000	-65.250.000	-3.532.241
Premiums earned	2.857.847.673	1.161.680.415	700.683.375	963.482.838	32.001.045
Premiums written, reinsurers' share	-52.561.997	-11.565.929	-10.873.872	-15.372.989	-14.749.207
Change in premium reserve, reinsurers' share	17.325.497	6.059.063	-	-	11.266.434
Reinsurers' share in premiums earned	-35.236.500	-5.506.866	-10.873.872	-15.372.989	-3.482.773
Premiums earned for own account	2.822.611.173	1.156.173.549	689.809.503	948.109.849	28.518.272
Investment return on non-life insurance business	177.038.664	85.473.657	12.988.000	78.010.000	567.007
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-1.891.604.218	-713.215.981	-454.996.127	-690.155.640	-33.236.470
Change in claims reserve	-3.104.931	5.009.421	2.181.000	-2.619.425	-7.675.927
Claims incurred	-1.894.709.149	-708.206.560	-452.815.127	-692.775.065	-40.912.397
Claims paid, reinsurers' share	14.055.284	-	-	14.055.284	-
Change in claims reserve, reinsurers' share	-	-	-	-	-
Claims incurred, reinsurers' share	14.055.284	-	-	14.055.284	-
Claims incurred for own account	-1.880.653.865	-708.206.560	-452.815.127	-678.719.781	-40.912.397
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-33.069.410	-31.069.410	-	-2.000.000	-
Acquisition costs	-286.995.308	-145.678.666	-55.232.290	-84.158.814	-1.925.538
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-322.273.723	-119.533.596	-67.871.544	-128.000.000	-6.868.583
Commission and profit share from reinsurers	-	-	-	-	-
Net operating expenses	-609.269.031	-265.212.262	-123.103.834	-212.158.814	-8.794.121
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	-	-	-	-	-
Balance on the techn. acc. for non-life insurance business	476.657.531	237.158.974	126.878.542	133.241.254	-20.621.239
Premium reserve transf. from last year	1.328.406.052	573.070.408	231.603.000	510.750.000	12.982.644
Premium reserve transf. to next year	1.521.199.488	653.162.583	275.522.000	576.000.000	16.514.905
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	17.325.497	6.059.063	-	-	11.266.434
Claims reserve transf. from last year	506.132.324	193.497.710	116.540.000	194.517.038	1.577.576
Claims reserve transf. to next year	509.237.256	188.488.289	114.359.000	197.136.463	9.253.504
Reinsurers' share in claims reserve transf. from last year	-	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	-	-	-	-	-
Equalization reserve transf. from last year	10.300.000	-	6.300.000	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	27.041.681	25.621.681	-	1.420.000	-
Reserve for bonuses and rebates transf. to next year	33.177.220	30.777.220	-	2.400.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	66,3%	61,0%	64,6%	71,9%	127,8%
Net operating costs/Earned premiums	21,3%	22,8%	17,6%	22,0%	27,5%
Investment income/Earned premiums	6,2%	7,4%	1,9%	8,1%	1,8%
Claims incurred+net operat. costs-inv. income /Earned premiums	93,8%	91,2%	84,0%	102,0%	157,1%
Balance on the non-life techn. acc./Earned premiums	16,7%	20,4%	18,1%	13,8%	-64,4%
Own claims incurred/Own premiums earned	66,6%	61,3%	65,6%	71,6%	143,5%
Own technical reserve/Own premiums earned	72,9%	74,9%	57,4%	82,2%	50,9%

(15) Credit and suretyship 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.
Premiums written	57.126.833	36.731.952	9.339.770	11.055.111
Change in premium reserve	-12.436.123	-9.815.123	-421.000	-2.200.000
Premiums earned	44.690.710	26.916.829	8.918.770	8.855.111
Premiums written, reinsurers' share	-31.894.054	-24.017.753	-	-7.876.301
Change in premium reserve, reinsurers' share	5.451.363	4.451.363	-	1.000.000
Reinsurers' share in premiums earned	-26.442.691	-19.566.390	-	-6.876.301
Premiums earned for own account	18.248.019	7.350.439	8.918.770	1.978.810
Investment return on non-life insurance business	2.763.602	556.602	1.847.000	360.000
Other technical income, net of reinsurance	-	-	-	-
Claims paid	-16.454.226	-	-10.276.150	-6.178.076
Change in claims reserve	-20.239.355	1.187.175	-25.218.000	3.791.470
Claims incurred	-36.693.581	1.187.175	-35.494.150	-2.386.606
Claims paid, reinsurers' share	4.324.653	-	-	4.324.653
Change in claims reserve, reinsurers' share	-3.855.320	-1.055.320	-	-2.800.000
Claims incurred, reinsurers' share	469.333	-1.055.320	-	1.524.653
Claims incurred for own account	-36.224.248	131.855	-35.494.150	-861.953
Change in other technical reserve, net of reinsurance	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-
Acquisition costs	-4.726.468	-3.715.420	-311.048	-700.000
Change in deferred acquisition costs	-	-	-	-
Administrative expenses	-5.670.497	-3.535.834	-734.663	-1.400.000
Commission and profit share from reinsurers	8.619.524	6.234.094	-	2.385.430
Net operating expenses	-1.777.441	-1.017.160	-1.045.711	285.430
Other technical costs, net of reinsurance	-	-	-	-
Change in equalization reserve	1.000.000	-	-	1.000.000
Balance on the techn. acc. for non-life insurance business	-15.990.068	7.021.736	-25.774.091	2.762.287
Premium reserve transf. from last year	20.460.078	13.546.078	514.000	6.400.000
Premium reserve transf. to next year	32.896.201	23.361.201	935.000	8.600.000
Reinsurers' share in premium reserve transf. from last year	14.893.643	10.893.643	-	4.000.000
Reinsurers' share in premium reserve transf. to next year	20.345.006	15.345.006	-	5.000.000
Claims reserve transf. from last year	7.578.645	1.187.175	2.000.000	4.391.470
Claims reserve transf. to next year	27.818.000	-	27.218.000	600.000
Reinsurers' share in claims reserve transf. from last year	3.855.320	1.055.320	-	2.800.000
Reinsurers' share in claims reserve transf. to next year	-	-	-	-
Equalization reserve transf. from last year	3.700.000	-	2.700.000	1.000.000
Equalization reserve transf. to next year	2.700.000	-	2.700.000	-
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	-	-	-	-
Ratios				
Claims incurred/Earned premiums	82,1%	-4,4%	398,0%	27,0%
Net operating costs/Earned premiums	4,0%	3,8%	11,7%	-3,2%
Investment income/Earned premiums	6,2%	2,1%	20,7%	4,1%
Claims incurred+net operat. costs-inv. income /Earned premiums	92,3%	1,4%	430,4%	27,8%
Balance on the non-life techn. acc./Earned premiums	-35,8%	26,1%	-289,0%	31,2%
Own claims incurred/Own premiums earned	198,5%	-1,8%	398,0%	43,6%
Own technical reserve/Own premiums earned	236,0%	109,1%	345,9%	212,2%

(16) General liability 2001, IKR	Total	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	1.420.896.731	529.229.030	439.498.546	438.769.114	13.400.041
Change in premium reserve	-52.194.769	-15.400.078	-7.656.000	-28.100.000	-1.038.691
Premiums earned	1.368.701.962	513.828.952	431.842.546	410.669.114	12.361.350
Premiums written, reinsurers' share	-244.046.207	-130.936.305	-50.223.320	-55.033.087	-7.853.495
Change in premium reserve, reinsurers' share	8.726.149	10.474.281	-1.183.000	-1.000.000	434.868
Reinsurers' share in premiums earned	-235.320.058	-120.462.024	-51.406.320	-56.033.087	-7.418.627
Premiums earned for own account	1.133.381.904	393.366.928	380.436.226	354.636.027	4.942.723
Investment return on non-life insurance business	338.674.349	109.574.793	109.389.000	118.310.000	1.400.556
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-878.442.950	-366.872.905	-236.871.877	-260.584.560	-14.113.608
Change in claims reserve	-473.848.938	-121.487.110	-82.301.000	-290.925.828	20.865.000
Claims incurred	-1.352.291.888	-488.360.015	-319.172.877	-551.510.388	6.751.392
Claims paid, reinsurers' share	112.273.757	38.098.699	54.352.300	9.120.463	10.702.295
Change in claims reserve, reinsurers' share	-31.721.341	24.362.659	-47.994.000	8.500.000	-16.590.000
Claims incurred, reinsurers' share	80.552.416	62.461.358	6.358.300	17.620.463	-5.887.705
Claims incurred for own account	-1.271.739.472	-425.898.657	-312.814.577	-533.889.925	863.687
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-2.004.852	846.225	-	-2.851.077	-
Acquisition costs	-103.870.177	-53.568.381	-19.494.970	-30.254.020	-552.806
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-143.817.818	-52.299.075	-35.433.354	-54.600.000	-1.485.389
Commission and profit share from reinsurers	25.357.867	19.610.474	1.027.758	1.742.766	2.976.869
Net operating expenses	-222.330.128	-86.256.982	-53.900.566	-83.111.254	938.674
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	60.000.000	-20.000.000	-	80.000.000	-
Balance on the techn. acc. for non-life insurance business	35.981.801	-28.367.693	123.110.083	-66.906.229	8.145.640
Premium reserve transf. from last year	319.722.855	163.400.354	24.966.000	130.000.000	1.356.501
Premium reserve transf. to next year	371.917.624	178.800.432	32.622.000	158.100.000	2.395.192
Reinsurers' share in premium reserve transf. from last year	51.231.326	32.523.775	9.758.000	8.000.000	949.551
Reinsurers' share in premium reserve transf. to next year	59.957.475	42.998.056	8.575.000	7.000.000	1.384.419
Claims reserve transf. from last year	3.034.066.078	1.136.252.551	1.058.610.000	790.618.527	48.585.000
Claims reserve transf. to next year	3.507.915.016	1.257.739.661	1.140.911.000	1.081.544.355	27.720.000
Reinsurers' share in claims reserve transf. from last year	635.987.864	274.710.364	294.668.000	32.600.000	34.009.500
Reinsurers' share in claims reserve transf. to next year	604.266.522	299.073.022	246.674.000	41.100.000	17.419.500
Equalization reserve transf. from last year	336.238.850	9.000.000	196.300.000	130.000.000	938.850
Equalization reserve transf. to next year	276.238.850	29.000.000	196.300.000	50.000.000	938.850
Reserve for bonuses and rebates transf. from last year	2.609.113	49.113	-	2.560.000	-
Reserve for bonuses and rebates transf. to next year	3.605.174	68.380	-	3.536.794	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	98,8%	95,0%	73,9%	134,3%	-54,6%
Net operating costs/Earned premiums	16,2%	16,8%	12,5%	20,2%	-7,6%
Investment income/Earned premiums	24,7%	21,3%	25,3%	28,8%	11,3%
Claims incurred+net operat. costs-inv. income /Earned premiums	139,8%	133,2%	111,7%	183,3%	-50,9%
Balance on the non-life techn. acc./Earned premiums	2,6%	-5,5%	28,5%	-16,3%	65,9%
Own claims incurred/Own premiums earned	112,2%	108,3%	82,2%	150,5%	-17,5%
Own technical reserve/Own premiums earned	308,4%	285,6%	293,0%	351,1%	247,8%

(17) Accident and sickness 2001, IKR	Total	Alþjóða lífr.fél. hf.	Sameinaða lífr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga-miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	1.841.034.787	40.443.618	27.322.465	549.591.320	534.604.157	657.929.242	31.143.985
Change in premium reserve	-47.115.146	492.633	816.000	-17.019.262	2.320.000	-33.300.000	-424.517
Premiums earned	1.752.983.390	-	28.138.465	532.572.058	536.924.157	624.629.242	30.719.468
Premiums written, reinsurers' share	-300.260.230	-15.156.313	-16.289.353	-31.879.588	-204.580.430	-8.989.086	-23.365.460
Change in premium reserve, reinsurers' share	-14.502.336	-2.100.486	1.410.000	-1.203.952	-12.932.000	-	324.102
Reinsurers' share in premiums earned	-297.505.767	-	-14.879.353	-33.083.540	-217.512.430	-8.989.086	-23.041.358
Premiums earned for own account	1.479.157.075	23.679.452	13.259.112	499.488.518	319.411.727	615.640.156	7.678.110
Investment return on non-life insurance business	372.438.079	1.876.320	1.434.109	88.013.215	79.493.000	201.150.000	471.435
Other technical income, net of reinsurance	-	-	-	-	-	-	-
Claims paid	-1.042.144.384	-12.991.178	-18.946.267	-242.913.327	-319.557.269	-441.464.486	-6.271.857
Change in claims reserve	-480.995.441	1.634.083	8.638.000	-223.346.919	-46.919.000	-223.928.149	2.926.544
Claims incurred	-1.511.782.730	-	-10.308.267	-466.260.246	-366.476.269	-665.392.635	-3.345.313
Claims paid, reinsurers' share	360.031.273	7.730.671	15.768.001	47.273.550	212.425.957	70.840.003	5.993.091
Change in claims reserve, reinsurers' share	-172.790.288	-661.661	-250.000	-26.968.140	-100.132.000	-39.300.000	-5.478.487
Claims incurred, reinsurers' share	180.171.975	-	15.518.001	20.305.410	112.293.957	31.540.003	514.604
Claims incurred for own account	-1.335.898.840	-4.288.085	5.209.734	-445.954.836	-254.182.312	-633.852.632	-2.830.709
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-12.512.069	-	-	-8.512.069	-	-4.000.000	-
Acquisition costs	-140.171.013	-2.400.225	-4.742.521	-52.833.143	-33.852.284	-45.829.530	-513.310
Change in deferred acquisition costs	-	-	-	-	-	-	-
Administrative expenses	-218.992.777	-6.323.646	-2.672.606	-54.935.072	-69.284.356	-81.900.000	-3.877.097
Commission and profit share from reinsurers	10.068.533	-	1.111.374	1.839.120	-55.087	499.228	6.673.898
Net operating expenses	-349.095.257	-8.723.871	-6.303.753	-105.929.095	-103.191.727	-127.230.302	2.283.491
Other technical costs, net of reinsurance	-	-	-	-	-	-	-
Change in equalization reserve	-	-	-	-	-	-	-
Balance on the techn. acc. for non-life insurance business	154.088.988	12.543.816	13.599.202	27.105.733	41.530.688	51.707.222	7.602.327
Premium reserve transf. from last year	404.174.885	7.819.404	13.635.000	140.228.271	37.587.000	202.700.000	2.205.210
Premium reserve transf. to next year	451.290.031	7.326.771	12.819.000	157.247.533	35.267.000	236.000.000	2.629.727
Reinsurers' share in premium reserve transf. from last year	32.733.365	3.628.428	4.670.000	9.770.474	12.932.000	-	1.732.463
Reinsurers' share in premium reserve transf. to next year	18.231.031	1.527.942	6.080.000	8.566.523	-	-	2.056.566
Claims reserve transf. from last year	3.179.112.233	23.705.148	38.530.000	800.589.212	968.460.000	1.335.922.873	11.905.000
Claims reserve transf. to next year	3.662.107.672	22.071.065	31.892.000	1.023.936.131	1.015.379.000	1.559.851.021	8.978.455
Reinsurers' share in claims reserve transf. from last year	966.574.335	12.160.250	12.054.000	296.493.085	506.134.000	128.800.000	10.933.000
Reinsurers' share in claims reserve transf. to next year	793.784.046	11.498.589	11.804.000	269.524.944	406.002.000	89.500.000	5.454.513
Equalization reserve transf. from last year	661.010.750	930.000	9.526.000	79.000.000	209.300.000	360.000.000	2.254.750
Equalization reserve transf. to next year	661.010.750	930.000	9.526.000	79.000.000	209.300.000	360.000.000	2.254.750
Reserve for bonuses and rebates transf. from last year	6.591.993	-	-	4.982.793	-	1.609.200	-
Reserve for bonuses and rebates transf. to next year	9.628.657	-	-	5.378.657	-	4.250.000	-
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-
Ratios							
Claims incurred/Earned premiums	86,2%	0,0%	36,6%	87,5%	68,3%	106,5%	10,9%
Net operating costs/Earned premiums	19,9%	0,0%	22,4%	19,9%	19,2%	20,4%	-7,4%
Investment income/Earned premiums	21,2%	0,0%	5,1%	16,5%	14,8%	32,2%	1,5%
Claims incurred+net operat. costs-inv. income /Earned premiums	127,4%	0,0%	64,1%	124,0%	102,3%	159,1%	5,0%
Balance on the non-life techn. acc./Earned premiums	8,8%	0,0%	48,3%	5,1%	7,7%	8,3%	24,7%
Own claims incurred/Own premiums earned	90,3%	18,1%	-39,3%	89,3%	79,6%	103,0%	36,9%
Own technical reserve/Own premiums earned	268,5%	73,1%	274,2%	197,7%	267,3%	336,3%	82,7%

(18) Life insurance total 2001 ISK	Total	Alþjóða líftr.fél. hf.	Líftr.fél. Íslands hf.	Sameinaða líftr.fél. hf.
Premiums written	1.862.801.584	486.604.665	510.313.916	865.883.003
Premiums written, reinsurers' share	-383.592.979	-125.018.053	-60.326.339	-198.248.587
Premiums written for own account	1.479.208.605	361.586.612	449.987.577	667.634.416
Investment income	1.223.479.569	-12.165.437	1.156.292.046	79.352.960
Unrealized gains on investm., risk borne by policyholders	8.886.769	-	8.886.769	-
Other technical income, net of reinsurance	-	-	-	-
Life assurance claims paid	-335.346.944	-86.603.739	-71.243.813	-177.499.392
Change in life assurance claims reserve	-127.527.501	-18.882.701	-44.376.800	-64.268.000
Life assurance claims incurred	-462.874.445	-105.486.440	-115.620.613	-241.767.392
Reinsurers' share in life assurance claims paid	148.237.275	25.833.678	27.797.138	94.606.459
Change in life assurance claims reserve, reinsurers' share	85.768.816	6.553.850	4.685.966	74.529.000
Reinsurers' share in life assurance claims incurred	201.618.563	-	32.483.104	169.135.459
Life assurance claims for own account	-228.868.354	-73.098.912	-83.137.509	-72.631.933
Change in premium reserve	-98.145.772	-36.479.599	-36.966.135	-24.700.038
Change in premium reserve, reinsurers' share	32.020.792	-117.342	5.657.032	26.481.102
Change in other technical provisions, net of reinsurance	-643.322.574	-90.990.959	-210.305.842	-342.025.773
Change in prem. res. and other techn. res., net of reins.	-709.447.554	-127.587.900	-241.614.945	-340.244.709
Bonuses and rebates	-	-	-	-
Acquisition costs	-638.899.383	-341.421.213	-68.489.898	-228.988.272
Change in deferred acquisition costs	17.391.545	17.391.545	-	-
Administrative expenses	-279.628.139	-102.143.689	-48.440.141	-129.044.309
Commission and profit share from reinsurers	335.109.281	278.368.160	10.769.396	45.971.725
Net operating expenses	-566.026.696	-147.805.197	-106.160.643	-312.060.856
Administrative expenses	-17.217.806	-507.042	-8.226.000	-8.484.764
Interest costs	-31.131.894	-707.771	-2.611.046	-27.813.077
Costs from revaluation of investments	-4.643.111	-	-	-4.643.111
Losses on realization of investments	-	-	-	-
Investment costs	-52.992.811	-1.214.813	-10.837.046	-40.940.952
Unrealized losses on investm., risk borne by policyholders	-16.120.833	-2.092.386	-	-14.028.447
Other technical charges, net of reinsurance	-	-	-	-
Allocated investm. return transf. to the non-techn. account	-624.960.033	-5.563.630	-603.568.000	-15.828.403
Balance on the technical account - life assurance business	524.285.922	3.185.597	569.848.249	-48.747.924
Premium reserve transf. from last year	693.550.293	62.806.613	356.977.974	273.765.706
Premium reserve transf. to next year	774.701.174	81.894.667	393.944.109	298.862.398
Reinsurers' share in premium reserve transf. from last year	98.594.644	117.341	20.305.405	78.171.898
Reinsurers' share in premium reserve transf. to next year	130.615.437	-	25.962.437	104.653.000
Life assurance claims reserve transf. from last year	333.472.404	29.952.747	87.195.657	216.324.000
Life assurance claims reserve transf. to next year	460.999.905	48.835.448	131.572.457	280.592.000
Reinsurers' share in life ass. claims reserve transf. fr. last year	85.374.629	12.250.000	7.607.629	65.517.000
Reinsurers' share in life ass. claims reserve transf. to next year	171.143.445	18.803.850	12.293.595	140.046.000
Equalization reserve for bonuses transf. from last year	351.485.659	20.833.000	92.852.659	237.800.000
Equalization reserve for bonuses transf. to next year	323.074.598	20.833.000	92.816.260	209.425.338
Ratios				
Life assurance claims incurred/Premiums written	24,8%	21,7%	22,7%	27,9%
Net operating costs/Premiums written	30,4%	30,4%	20,8%	36,0%
Net investment income/Premiums written	62,8%	-2,7%	224,5%	4,4%
Claims incurred+net operat. costs-inv. income /Premiums written	-7,6%	54,8%	-181,0%	59,5%
Balance on the life ass. techn. acc./Premiums written	28,1%	0,7%	111,7%	-5,6%

A few types of non-life insurance 2001, IKR	(101) Real estate fire insurance	(1030) Householder's comprehensive ins.	(1039) Houseowner's comprehensive ins.	(1112) Fishing boat under 100 tons insurance	(1113) Fishing vessels over 100 tons insurance	(141) Motor third party liability ins.	(144) Driver's and owner's accident ins.	(172) Employee's accident ins.
Premiums written	806.456.056	830.322.927	1.212.146.051	117.803.325	837.430.162	6.415.629.235	2.092.837.964	554.965.107
Change in premium reserve	-76.469.395	-28.186.730	-44.090.059	804.000	885.909	-511.306.801	-143.419.231	-40.244.131
Premiums earned	729.986.661	769.529.977	1.168.055.992	118.607.325	838.316.071	5.904.322.434	1.949.418.733	512.351.614
Premiums written, reinsurers' share	-569.172.015	-184.463.325	-268.740.366	-42.849.010	-292.233.053	-112.032.244	-40.491.492	-35.703.418
Change in premium reserve, reinsurers' share	45.422.680	-2.772.726	-8.992.423	-383.000	-4.989.736	32.675.049	14.256.901	-9.599.079
Reinsurers' share in premiums earned	-523.749.335	-187.236.051	-277.732.789	-43.232.010	-297.222.789	-79.357.195	-26.234.591	-44.419.413
Premiums earned for own account	206.237.326	582.293.926	890.323.203	75.375.315	541.093.282	5.824.965.239	1.923.184.142	469.418.479
Investment return on non-life insurance business	29.247.669	61.556.593	69.424.878	5.169.090	62.551.348	1.784.667.682	771.478.312	115.328.968
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-
Claims paid	-884.123.945	-548.626.123	-1.010.757.358	-69.392.850	-508.405.296	-4.839.530.571	-1.025.473.247	-257.180.307
Change in claims reserve	178.377.567	-86.710.166	-171.892.046	12.757.688	-319.676.298	-1.284.937.979	-1.216.815.793	-236.477.344
Claims incurred	-705.746.378	-635.336.289	-1.182.649.404	-56.635.162	-828.081.594	-6.124.468.550	-2.242.289.040	-493.144.084
Claims paid, reinsurers' share	624.256.817	158.731.688	212.392.711	21.544.816	68.491.338	117.260.163	9.513.103	103.468.733
Change in claims reserve, reinsurers' share	-222.290.475	9.229.598	28.746.422	-3.293.349	269.889.014	-127.872.288	-11.045.000	-62.081.461
Claims incurred, reinsurers' share	401.966.342	167.961.286	241.139.133	18.251.467	338.380.352	-10.612.125	-1.531.897	41.077.775
Claims incurred for own account	-303.780.036	-467.375.003	-941.510.271	-38.383.695	-489.701.242	-6.135.080.675	-2.243.820.937	-452.270.379
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-4.918.613	-11.372.588	-14.401.492	-	-3.401.403	-86.634.049	-	-5.870.857
Acquisition costs	-69.660.487	-71.122.536	-102.813.011	-3.679.225	-38.275.491	-558.118.199	-183.423.813	-42.656.337
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-94.005.491	-97.512.924	-142.619.992	-21.683.546	-66.418.710	-675.008.719	-222.040.836	-64.649.658
Commission and profit share from reinsurers	135.280.436	48.713.953	69.876.281	1.342.890	7.224.100	-	-	7.139.531
Net operating expenses	-28.385.542	-119.921.507	-175.556.722	-24.019.881	-97.470.101	-1.233.126.918	-405.464.649	-100.166.463
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-
Change in equalization reserve	-	4.100.000	-	569.413	-32.230.000	-160.000.000	-	-
Balance on the techn. acc. for non-life insurance business	-101.599.196	49.281.421	-171.720.404	18.710.242	-19.158.116	-5.208.721	45.376.868	26.439.748
Premium reserve transf. from last year	245.346.735	273.353.375	318.222.565	3.574.000	41.041.106	2.737.143.615	908.657.641	82.497.883
Premium reserve transf. to next year	321.816.130	334.146.325	362.312.624	2.770.000	40.155.197	3.248.450.416	1.052.076.872	122.742.014
Reinsurers' share in premium reserve transf. from last year	164.773.202	84.462.924	99.498.452	733.000	10.869.225	-	-	12.160.831
Reinsurers' share in premium reserve transf. to next year	210.195.884	81.690.195	90.506.029	350.000	5.879.489	32.675.049	14.256.901	2.561.753
Claims reserve transf. from last year	595.178.118	471.539.024	391.717.023	40.179.123	445.710.872	14.216.447.587	5.899.652.719	1.170.096.687
Claims reserve transf. to next year	416.800.551	558.249.191	563.609.069	27.421.435	765.387.170	15.501.385.567	7.116.468.511	1.407.074.031
Reinsurers' share in claims reserve transf. from last year	460.710.964	154.165.544	74.217.205	4.440.349	79.945.246	517.289.004	48.600.000	464.350.823
Reinsurers' share in claims reserve transf. to next year	238.420.489	163.395.143	102.963.629	1.147.000	349.834.260	389.416.716	37.555.000	402.519.362
Equalization reserve transf. from last year	40.124.800	58.709.000	71.731.700	20.313.513	157.795.000	145.900.000	123.700.000	157.181.000
Equalization reserve transf. to next year	40.124.800	54.609.000	71.731.700	19.744.100	190.025.000	305.900.000	123.700.000	157.181.000
Reserve for bonuses and rebates transf. from last year	2.544.080	9.704.570	12.862.049	-	-	69.978.516	-	1.500.000
Reserve for bonuses and rebates transf. to next year	3.949.346	11.368.206	14.292.585	-	-	89.080.994	-	3.900.000
Res. for bonuses and rebates transf. fr. l. y., reinsurers' share	-	-	-	-	-	-	-	-
Res. for bonuses and rebates transf. to n. y., reinsurers' share	-	-	-	-	-	-	-	-
Claims incurred/Earned premiums	96,7%	82,6%	101,2%	47,8%	98,8%	103,7%	115,0%	96,3%
Net operating costs/Earned premiums	3,9%	15,6%	15,0%	20,3%	11,6%	20,9%	20,8%	19,6%
Investment income/Earned premiums	4,0%	8,0%	5,9%	4,4%	7,5%	30,2%	39,6%	22,5%
Claims incurred+net operat. costs-inv. income /Earned premiums	104,6%	106,1%	122,2%	72,4%	117,9%	154,8%	175,4%	138,3%
Balance on the non-life techn. acc./Earned premiums	-13,9%	6,4%	-14,7%	15,8%	-2,3%	-0,1%	2,3%	5,2%
Own claims incurred/Own premiums earned	147,3%	80,3%	105,7%	50,9%	90,5%	105,3%	116,7%	96,3%
Own technical reserve/Own premiums earned	162,0%	122,5%	91,9%	64,3%	118,3%	321,4%	428,5%	273,9%

Classes of reinsurance 2001, IKR	(2) Domestic reinsurance accepted total	(20) Property reinsurance accepted total	(21) Marine reinsurance accepted total	(23) Cargo reinsurance accepted total	(24) Motor vehicle reins. accepted total	(26) Liability reinsurance accepted total	(27) Accident & sickness reinsurance	(28) Life reinsurance accepted total	(3) Intnt. reinsurance accepted total
Premiums written	175.466.773	-326.898	36.686.631	-	-	-3.288.505	-4.389.718	146.785.263	313.128
Change in premium reserve	143.597.736	9.765.000	9.147.688	-	59.000	42.632.571	74.089.568	3.221.285	-
Premiums earned	319.063.136	9.438.102	50.516.943	-	59.000	39.344.066	69.698.477	150.006.548	313.128
Premiums written, reinsurers' share	-14.612.443	-	-15.309.339	-	-	21.617	2.660.562	-1.985.283	-
Change in premium reserve, reinsurers' share	-12.730.433	-	-587.000	-	-	-	-12.172.000	28.567	100.000
Reinsurers' share in premiums earned	-27.342.876	-	-15.896.339	-	-	21.617	-9.511.438	-1.956.716	100.000
Premiums earned for own account	291.721.633	9.438.102	34.620.604	-	59.000	39.365.683	60.188.412	148.049.832	413.128
Investment return on non-life insurance business	159.663.169	4.875.011	17.593.811	51.848	3.166.808	53.160.786	73.101.247	7.713.658	69.606.660
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-	-
Claims paid	-576.215.875	-32.930.401	-123.362.201	-	-7.226.021	-126.677.459	-217.381.029	-68.638.764	-55.821.890
Change in claims reserve	407.072.864	33.279.000	89.973.840	-	3.318.800	160.485.530	115.813.994	4.201.700	-119.808.640
Claims incurred	-169.315.688	348.599	-33.388.361	-	-3.907.221	33.808.071	-101.739.712	-64.437.064	-175.630.530
Claims paid, reinsurers' share	106.157.747	2.751.839	11.704.192	-	2.442.592	32.410.693	56.848.431	-	-
Change in claims reserve, reinsurers' share	-119.762.153	-	-18.063.153	-	7.000.000	-75.683.000	-33.016.000	-	-1.000.000
Claims incurred, reinsurers' share	-13.604.406	2.751.839	-6.358.961	-	9.442.592	-43.272.307	23.832.431	-	-1.000.000
Claims incurred for own account	-182.747.417	3.100.438	-39.747.322	-	5.535.371	-9.464.236	-77.734.604	-64.437.064	-176.630.530
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-	-	-	-	-
Acquisition costs	-54.398.441	114.171	-5.192.860	-	-	-244.704	-2.923.214	-46.151.833	-2.910
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-
Administrative expenses	-48.704.601	-1.782.212	-21.073.802	-	-763.805	-5.090.927	-8.517.341	-11.476.514	-539.736
Commission and profit share from reinsurers	1.275.563	-	1.282.007	-	-	-6.181	-263	-	-
Net operating expenses	-101.827.479	-1.668.041	-24.984.655	-	-763.805	-5.341.812	-11.440.818	-57.628.347	-542.646
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-	-
Change in equalization reserve	89.328.174	1.829.000	18.720.174	45.000	887.000	32.218.000	32.449.000	3.180.000	1.363.000
Balance on the techn. acc. for non-life insurance business	256.138.080	17.574.510	6.202.612	96.848	8.884.374	109.938.421	76.563.237	36.878.079	-105.790.389
Premium reserve transf. from last year	221.014.686	12.065.000	17.529.312	-	59.000	44.426.612	90.193.056	56.741.704	-
Premium reserve transf. to next year	77.416.948	2.300.000	3.699.000	-	-	1.794.041	16.103.488	53.520.419	-
Reinsurers' share in premium reserve transf. from last year	13.281.000	-	901.000	-	-	-	12.172.000	208.000	-350.000
Reinsurers' share in premium reserve transf. to next year	550.567	-	314.000	-	-	-	-	236.567	-250.000
Claims reserve transf. from last year	1.705.726.912	49.420.000	151.409.493	300.000	43.997.638	583.239.059	847.876.322	29.484.400	555.559.760
Claims reserve transf. to next year	1.296.654.048	16.141.000	61.435.653	300.000	40.678.838	422.753.529	730.062.328	25.282.700	675.368.400
Reinsurers' share in claims reserve transf. from last year	461.384.553	-	59.785.553	-	14.600.000	159.018.000	227.981.000	-	3.500.000
Reinsurers' share in claims reserve transf. to next year	341.622.400	-	41.722.400	-	21.600.000	83.335.000	194.965.000	-	2.500.000
Equalization reserve transf. from last 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
Equalization reserve transf. to next year	297.619.800	7.590.000	96.892.800	185.000	3.678.000	93.912.000	74.742.000	20.620.000	65.957.000
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	-	-	-	-	-	-	-	-	-
Claims incurred/Earned premiums	53,1%	-3,7%	66,1%	0,0%	0,0%	-85,9%	146,0%	43,0%	0,0%
Net operating costs/Earned premiums	31,9%	17,7%	49,5%	0,0%	0,0%	13,6%	16,4%	38,4%	173,3%
Investment income/Earned premiums	50,0%	51,7%	34,8%	0,0%	0,0%	135,1%	104,9%	5,1%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	135,0%	65,6%	150,4%	0,0%	0,0%	62,8%	267,3%	86,5%	0,0%
Balance on the non-life techn. acc./Earned premiums	80,3%	186,2%	12,3%	0,0%	0,0%	279,4%	109,8%	24,6%	0,0%
Own claims incurred/Own premiums earned	62,6%	-32,9%	270,6%	0,0%	0,0%	24,0%	129,2%	43,5%	0,0%
Own technical reserve/Own premiums earned	455,7%	275,8%	816,9%	0,0%	0,0%	0,0%	0,0%	67,0%	0,0%

(2) Domestic reinsurance 2001, IKR	Total	Alþjóða líffél. hf.	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Sameinaða líffr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Gróttá	Vörður Vátrfél.
Premiums written	175.466.773	1.373	3.082.119	-11.529.586	-	121.724.947	30.301.223	29.141.029	2.992.167	-246.499
Change in premium reserve	143.597.736	-	175.000	127.395.000	-	19.825.736	-3.312.000	-800.000	314.000	-
Premiums earned	319.063.136	-	3.257.119	115.865.414	-	141.550.683	26.989.223	28.341.029	3.306.167	-246.499
Premiums written, reinsurers' share	-14.612.443	-	-1.191.317	2.679.530	-	-14.235.105	-630.032	-	-1.235.169	-350
Change in premium reserve, reinsurers' share	-12.730.433	-	-	-12.172.000	-	-350.433	-208.000	-	-	-
Reinsurers' share in premiums earned	-27.342.876	-	-1.191.317	-9.492.470	-	-14.585.538	-838.032	-	-1.235.169	-350
Premiums earned for own account	291.721.633	1.373	2.065.802	106.372.944	-	126.965.145	26.151.191	28.341.029	2.070.998	-246.849
Investment return on non-life insurance business	159.663.169	-	118.678	109.193.803	-	26.594.041	16.200.000	6.670.000	232.413	654.234
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Claims paid	-576.215.875	-727.323	-2.802.076	-358.042.501	-	-146.479.315	-38.389.279	-25.027.435	-3.180.949	-1.566.997
Change in claims reserve	407.072.864	900.000	2.416.000	228.228.000	-	105.436.164	51.838.000	13.300.000	3.179.000	1.775.700
Claims incurred	-169.315.688	-	-386.076	-129.814.501	-	-41.043.151	13.448.721	-11.727.435	-1.949	208.703
Claims paid, reinsurers' share	106.157.747	-	-	98.255.100	-	5.056.489	94.319	2.751.839	-	-
Change in claims reserve, reinsurers' share	-119.762.153	-	-	-104.770.000	-	-13.859.153	-1.133.000	-	-	-
Claims incurred, reinsurers' share	-13.604.406	-	-	-6.514.900	-	-8.802.664	-1.038.681	2.751.839	-	-
Claims incurred for own account	-182.747.417	172.677	-386.076	-136.329.401	-	-49.845.815	12.410.040	-8.975.596	-1.949	208.703
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Acquisition costs	-54.398.441	-	-155.251	422.205	-	-35.504.513	-9.721.985	-9.438.897	-	-
Change in deferred acquisition costs	-	-	-	-	-	-	-	-	-	-
Administrative expenses	-48.704.601	-	-603.490	-25.460.172	-	-17.972.119	-3.108.189	-	-1.434.745	-125.886
Commission and profit share from reinsurers	1.275.563	-	-	-2.198	-	300.744	-	-	977.017	-
Net operating expenses	-101.827.479	-	-758.741	-25.040.165	-	-53.175.888	-12.830.174	-9.438.897	-457.728	-125.886
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-	-	-
Change in equalization reserve	89.328.174	-	461.174	59.637.000	-	-	29.230.000	-	-	-
Balance on the techn. acc. for non-life insurance business	256.138.080	174.050	1.500.837	113.834.181	-	50.537.483	71.161.057	16.596.536	1.843.734	490.202
Premium reserve transf. from last year	221.014.686	-	175.000	143.398.000	-	36.339.686	27.588.000	13.200.000	314.000	-
Premium reserve transf. to next year	77.416.948	-	-	16.003.000	-	16.513.948	30.900.000	14.000.000	-	-
Reinsurers' share in premium reserve transf. from last year	13.281.000	-	-	12.172.000	-	901.000	208.000	-	-	-
Reinsurers' share in premium reserve transf. to next year	550.567	-	-	-	-	550.567	-	-	-	-
Claims reserve transf. from last year	1.705.726.912	2.570.000	2.416.000	1.224.281.000	2.000.000	251.854.212	155.210.000	57.500.000	3.179.000	6.716.700
Claims reserve transf. to next year	1.296.654.048	1.670.000	-	996.053.000	-	146.418.048	103.372.000	44.200.000	-	4.941.000
Reinsurers' share in claims reserve transf. from last year	461.384.553	-	-	444.601.000	-	13.999.553	2.784.000	-	-	-
Reinsurers' share in claims reserve transf. to next year	341.622.400	-	-	339.831.000	-	140.400	1.651.000	-	-	-
Equalization reserve transf. from last year	386.947.974	570.000	461.174	307.062.000	-	38.000.000	39.400.000	-	1.035.000	419.800
Equalization reserve transf. to next year	297.619.800	570.000	-	247.425.000	-	38.000.000	10.170.000	-	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	-	-	-	-	-	-	-	-	-	-
Ratios										
Claims incurred/Earned premiums	53,1%	0,0%	11,9%	112,0%	0,0%	29,0%	-49,8%	41,4%	0,1%	84,7%
Net operating costs/Earned premiums	31,9%	0,0%	23,3%	21,6%	0,0%	37,6%	47,5%	33,3%	13,8%	-51,1%
Investment income/Earned premiums	50,0%	0,0%	3,6%	94,2%	0,0%	18,8%	60,0%	23,5%	7,0%	-265,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	135,0%	0,0%	38,8%	227,9%	0,0%	85,3%	57,7%	98,2%	20,9%	-231,8%
Balance on the non-life techn. acc./Earned premiums	80,3%	0,0%	46,1%	98,2%	0,0%	35,7%	263,7%	58,6%	55,8%	-198,9%
Own claims incurred/Own premiums earned	62,6%	0,0%	18,7%	128,2%	0,0%	39,3%	-47,5%	31,7%	0,1%	84,5%
Own technical reserve/Own premiums earned	455,7%	0,0%	0,0%	864,6%	0,0%	157,7%	546,0%	205,4%	50,0%	0,0%

(20) Property reinsurance 2001, IKR	Total	Íslensk endurtr. hf.	Vátrygg.fél. Íslands hf.
Premiums written	-326.898	-326.898	-
Change in premium reserve	9.765.000	9.665.000	100.000
Premiums earned	9.438.102	9.338.102	100.000
Premiums written, reinsurers' share	-	-	-
Change in premium reserve, reinsurers' share	-	-	-
Reinsurers' share in premiums earned	-	-	-
Premiums earned for own account	9.438.102	9.338.102	100.000
Investment return on non-life insurance business	4.875.011	4.875.011	-
Other technical income, net of reinsurance	-	-	-
Claims paid	-32.930.401	-29.398.727	-3.531.674
Change in claims reserve	33.279.000	32.679.000	600.000
Claims incurred	348.599	3.280.273	-2.931.674
Claims paid, reinsurers' share	2.751.839	-	2.751.839
Change in claims reserve, reinsurers' share	-	-	-
Claims incurred, reinsurers' share	2.751.839	-	2.751.839
Claims incurred for own account	3.100.438	3.280.273	-179.835
Change in other technical reserve, net of reinsurance	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-
Acquisition costs	114.171	114.171	-
Change in deferred acquisition costs	-	-	-
Administrative expenses	-1.782.212	-1.782.212	-
Commission and profit share from reinsurers	-	-	-
Net operating expenses	-1.668.041	-1.668.041	-
Other technical costs, net of reinsurance	-	-	-
Change in equalization reserve	1.829.000	1.829.000	-
Balance on the techn. acc. for non-life insurance business	17.574.510	17.654.345	-79.835
Premium reserve transf. from last year	12.065.000	11.965.000	100.000
Premium reserve transf. to next year	2.300.000	2.300.000	-
Reinsurers' share in premium reserve transf. from last year	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-
Claims reserve transf. from last year	49.420.000	48.420.000	1.000.000
Claims reserve transf. to next year	16.141.000	15.741.000	400.000
Reinsurers' share in claims reserve transf. from last year	-	-	-
Reinsurers' share in claims reserve transf. to next year	-	-	-
Equalization reserve transf. from last year	9.419.000	9.419.000	-
Equalization reserve transf. to next year	7.590.000	7.590.000	-
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	-	-	-
Ratios			
Claims incurred/Earned premiums	-3,7%	-35,1%	0,0%
Net operating costs/Earned premiums	17,7%	17,9%	0,0%
Investment income/Earned premiums	51,7%	52,2%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	65,6%	34,9%	0,0%
Balance on the non-life techn. acc./Earned premiums	186,2%	189,1%	-79,8%
Own claims incurred/Own premiums earned	-32,9%	-35,1%	179,8%
Own technical reserve/Own premiums earned	275,8%	274,5%	400,0%

(21) Marine reinsurance 2001, IKR	Total	Bátatrygg. Breiðafj.	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vélb.áb.fél. Grótta	Vörður Vátrfél.
Premiums written	36.686.631	3.082.119	-1.800.305	32.412.650	-	-	2.992.167	-
Change in premium reserve	9.147.688	175.000	10.660.000	-2.341.312	340.000	-	314.000	-
Premiums earned	50.516.943	3.257.119	8.859.695	34.753.962	340.000	-	3.306.167	-
Premiums written, reinsurers' share	-15.309.339	-1.191.317	-	-12.882.853	-	-	-1.235.169	-
Change in premium reserve, reinsurers' share	-587.000	-	-	-587.000	-	-	-	-
Reinsurers' share in premiums earned	-15.896.339	-1.191.317	-	-13.469.853	-	-	-1.235.169	-
Premiums earned for own account	34.620.604	2.065.802	8.859.695	21.284.109	340.000	-	2.070.998	-
Investment return on non-life insurance business	17.593.811	118.678	12.302.027	4.359.775	317.000	190.000	232.413	73.918
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-
Claims paid	-123.362.201	-2.802.076	-71.138.927	-45.755.644	-187.297	-285.607	-3.180.949	-11.701
Change in claims reserve	89.973.840	2.416.000	43.828.000	35.735.840	2.415.000	2.400.000	3.179.000	-
Claims incurred	-33.388.361	-386.076	-27.310.927	-10.019.804	2.227.703	2.114.393	-1.949	-11.701
Claims paid, reinsurers' share	11.704.192	-	6.647.703	5.056.489	-	-	-	-
Change in claims reserve, reinsurers' share	-18.063.153	-	-4.204.000	-13.859.153	-	-	-	-
Claims incurred, reinsurers' share	-6.358.961	-	2.443.703	-8.802.664	-	-	-	-
Claims incurred for own account	-39.747.322	-386.076	-24.867.224	-18.822.468	2.227.703	2.114.393	-1.949	-11.701
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-	-	-	-
Acquisition costs	-5.192.860	-155.251	65.327	-5.102.936	-	-	-	-
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-21.073.802	-603.490	-9.674.865	-9.360.702	-	-	-1.434.745	-
Commission and profit share from reinsurers	1.282.007	-	3.538	301.452	-	-	977.017	-
Net operating expenses	-24.984.655	-758.741	-9.606.000	-14.162.186	-	-	-457.728	-
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-
Change in equalization reserve	18.720.174	461.174	17.459.000	-	800.000	-	-	-
Balance on the techn. acc. for non-life insurance business	6.202.612	1.500.837	4.147.498	-7.340.770	3.684.703	2.304.393	1.843.734	62.217
Premium reserve transf. from last year	17.529.312	175.000	13.409.000	3.191.312	440.000	-	314.000	-
Premium reserve transf. to next year	3.699.000	-	2.749.000	850.000	100.000	-	-	-
Reinsurers' share in premium reserve transf. from last year	901.000	-	-	901.000	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	314.000	-	-	314.000	-	-	-	-
Claims reserve transf. from last year	151.409.493	2.416.000	96.766.000	41.562.493	3.780.000	3.000.000	3.179.000	706.000
Claims reserve transf. to next year	61.435.653	-	52.938.000	5.826.653	1.365.000	600.000	-	706.000
Reinsurers' share in claims reserve transf. from last year	59.785.553	-	45.786.000	13.999.553	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	41.722.400	-	41.582.000	140.400	-	-	-	-
Equalization reserve transf. from last year	115.612.974	461.174	89.897.000	23.000.000	800.000	-	1.035.000	419.800
Equalization reserve transf. to next year	96.892.800	-	72.438.000	23.000.000	-	-	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	-	-	-	-	-	-	-	-
Ratios								
Claims incurred/Earned premiums	66,1%	11,9%	308,3%	28,8%	-655,2%	0,0%	0,1%	0,0%
Net operating costs/Earned premiums	49,5%	23,3%	108,4%	40,7%	0,0%	0,0%	13,8%	0,0%
Investment income/Earned premiums	34,8%	3,6%	138,9%	12,5%	93,2%	0,0%	7,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	150,4%	38,8%	555,5%	82,1%	-562,0%	0,0%	20,9%	0,0%
Balance on the non-life techn. acc./Earned premiums	12,3%	46,1%	46,8%	-21,1%	0,0%	0,0%	55,8%	0,0%
Own claims incurred/Own premiums earned	270,6%	18,7%	280,7%	88,4%	-655,2%	0,0%	0,1%	0,0%
Own technical reserve/Own premiums earned	816,9%	0,0%	976,8%	0,0%	430,9%	0,0%	50,0%	0,0%

(23) Cargo reinsurance 2001, IKR	Total	Íslensk endurtr. hf.
Premiums written	-	-
Change in premium reserve	-	-
Premiums earned	-	-
Premiums written, reinsurers' share	-	-
Change in premium reserve, reinsurers' share	-	-
Reinsurers' share in premiums earned	-	-
Premiums earned for own account	-	-
Investment return on non-life insurance business	51.848	51.848
Other technical income, net of reinsurance	-	-
Claims paid	-	-
Change in claims reserve	-	-
Claims incurred	-	-
Claims paid, reinsurers' share	-	-
Change in claims reserve, reinsurers' share	-	-
Claims incurred, reinsurers' share	-	-
Claims incurred for own account	-	-
Change in other technical reserve, net of reinsurance	-	-
Bonuses and rebates, net of reinsurance	-	-
Acquisition costs	-	-
Change in deferred acquisition costs	-	-
Administrative expenses	-	-
Commission and profit share from reinsurers	-	-
Net operating expenses	-	-
Other technical costs, net of reinsurance	-	-
Change in equalization reserve	45.000	45.000
Balance on the techn. acc. for non-life insurance business	96.848	96.848
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	230.000	230.000
Equalization reserve transf. to next year	185.000	185.000
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	-	-
Ratios		
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%
Balance on the non-life techn. acc./Earned premiums	0,0%	0,0%
Own claims incurred/Own premiums earned	0,0%	0,0%
Own technical reserve/Own premiums earned	0,0%	0,0%

(24) Motor reinsurance 2001, IKR	Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.
Premiums written	-	-	-
Change in premium reserve	59.000	59.000	-
Premiums earned	59.000	59.000	-
Premiums written, reinsurers' share	-	-	-
Change in premium reserve, reinsurers' share	-	-	-
Reinsurers' share in premiums earned	-	-	-
Premiums earned for own account	59.000	59.000	-
Investment return on non-life insurance business	3.166.808	1.910.569	1.256.239
Other technical income, net of reinsurance	-	-	-
Claims paid	-7.226.021	-1.943.905	-5.282.116
Change in claims reserve	3.318.800	-5.300.000	8.618.800
Claims incurred	-3.907.221	-7.243.905	3.336.684
Claims paid, reinsurers' share	2.442.592	2.442.592	-
Change in claims reserve, reinsurers' share	7.000.000	7.000.000	-
Claims incurred, reinsurers' share	9.442.592	9.442.592	-
Claims incurred for own account	5.535.371	2.198.687	3.336.684
Change in other technical reserve, net of reinsurance	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-
Acquisition costs	-	-	-
Change in deferred acquisition costs	-	-	-
Administrative expenses	-763.805	-763.805	-
Commission and profit share from reinsurers	-	-	-
Net operating expenses	-763.805	-763.805	-
Other technical costs, net of reinsurance	-	-	-
Change in equalization reserve	887.000	887.000	-
Balance on the techn. acc. for non-life insurance business	8.884.374	4.291.451	4.592.923
Premium reserve transf. from last year	59.000	59.000	-
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	43.997.638	30.000.000	13.997.638
Claims reserve transf. to next year	40.678.838	35.300.000	5.378.838
Reinsurers' share in claims reserve transf. from last year	14.600.000	14.600.000	-
Reinsurers' share in claims reserve transf. to next year	21.600.000	21.600.000	-
Equalization reserve transf. from last year	9.565.000	4.565.000	5.000.000
Equalization reserve transf. to next year	3.678.000	3.678.000	-
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	-	-	-
Ratios			
Claims incurred/Earned premiums	0,0%	0,0%	0,0%
Net operating costs/Earned premiums	0,0%	0,0%	0,0%
Investment income/Earned premiums	0,0%	0,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	0,0%	0,0%	0,0%
Balance on the non-life techn. acc./Earned premiums	0,0%	0,0%	0,0%
Own claims incurred/Own premiums earned	0,0%	0,0%	0,0%
Own technical reserve/Own premiums earned	0,0%	0,0%	0,0%

(26) General liability reinsurance 2001, IKR	Total	Íslensk endurtr. hf.	Sjóvá-Álm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.
Premiums written	-3.288.505	-3.266.888	-11.505	-10.112	-
Change in premium reserve	42.632.571	42.665.000	-42.429	10.000	-
Premiums earned	39.344.066	39.398.112	-53.934	-112	-
Premiums written, reinsurers' share	21.617	22.058	-441	-	-
Change in premium reserve, reinsurers' share	-	-	-	-	-
Reinsurers' share in premiums earned	21.617	22.058	-441	-	-
Premiums earned for own account	39.365.683	39.420.170	-54.375	-112	-
Investment return on non-life insurance business	53.160.786	41.266.951	6.965.835	4.928.000	-
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-126.677.459	-94.266.766	-18.733.810	-13.674.197	-2.686
Change in claims reserve	160.485.530	93.995.000	45.142.530	21.348.000	-
Claims incurred	33.808.071	-271.766	26.408.720	7.673.803	-2.686
Claims paid, reinsurers' share	32.410.693	32.410.693	-	-	-
Change in claims reserve, reinsurers' share	-75.683.000	-75.683.000	-	-	-
Claims incurred, reinsurers' share	-43.272.307	-43.272.307	-	-	-
Claims incurred for own account	-9.464.236	-43.544.073	26.408.720	7.673.803	-2.686
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-
Acquisition costs	-244.704	118.379	-363.083	-	-
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-5.090.927	-5.092.034	1.107	-	-
Commission and profit share from reinsurers	-6.181	-4.346	-1.835	-	-
Net operating expenses	-5.341.812	-4.978.001	-363.811	-	-
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	32.218.000	22.108.000	-	10.110.000	-
Balance on the techn. acc. for non-life insurance business	109.938.421	54.273.047	32.956.369	22.711.691	-2.686
Premium reserve transf. from last year	44.426.612	44.270.000	-43.388	200.000	-
Premium reserve transf. to next year	1.794.041	1.605.000	-959	190.000	-
Reinsurers' share in premium reserve transf. from last year	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-
Claims reserve transf. from last year	583.239.059	446.389.000	87.230.059	49.620.000	-
Claims reserve transf. to next year	422.753.529	352.394.000	42.087.529	28.272.000	-
Reinsurers' share in claims reserve transf. from last year	159.018.000	159.018.000	-	-	-
Reinsurers' share in claims reserve transf. to next year	83.335.000	83.335.000	-	-	-
Equalization reserve transf. from last year	131.130.000	113.830.000	5.000.000	12.300.000	-
Equalization reserve transf. to next year	93.912.000	91.722.000	-	2.190.000	-
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	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	-85,9%	0,7%	0,0%	0,0%	0,0%
Net operating costs/Earned premiums	13,6%	12,6%	-674,5%	0,0%	0,0%
Investment income/Earned premiums	135,1%	104,7%	0,0%	0,0%	0,0%
Claims incurred+net operat. costs-inv. income /Earned premiums	62,8%	118,1%	0,0%	0,0%	0,0%
Balance on the non-life techn. acc./Earned premiums	279,4%	137,8%	0,0%	0,0%	0,0%
Own claims incurred/Own premiums earned	24,0%	110,5%	0,0%	0,0%	0,0%
Own technical reserve/Own premiums earned	0,0%	919,3%	0,0%	0,0%	0,0%

(27) Accident and sickness reinsurance 2001, IKR	Total	Alþjóða líftr.fél. hf.	Íslensk endurtr. hf.	Sameinaða líftr.fél. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.	Vörður Vátrfél.
Premiums written	-4.389.718	1.373	-6.125.527	-	2.527.119	-293.957	-252.227	-246.499
Change in premium reserve	74.089.568	-	64.346.000	-	8.335.568	808.000	600.000	-
Premiums earned	69.698.477	-	58.220.473	-	10.862.687	514.043	347.773	-246.499
Premiums written, reinsurers' share	2.660.562	-	2.657.472	-	-	3.440	-	-350
Change in premium reserve, reinsurers' share	-12.172.000	-	-12.172.000	-	-	-	-	-
Reinsurers' share in premiums earned	-9.511.438	-	-9.514.528	-	-	3.440	-	-350
Premiums earned for own account	60.188.412	1.373	48.705.945	-	10.862.687	517.483	347.773	-246.849
Investment return on non-life insurance business	73.101.247	-	48.687.174	-	9.801.757	9.072.000	4.960.000	580.316
Other technical income, net of reinsurance	-	-	-	-	-	-	-	-
Claims paid	-217.381.029	-727.323	-161.294.176	-	-26.366.445	-17.233.759	-10.204.030	-1.555.296
Change in claims reserve	115.813.994	900.000	61.026.000	-	15.537.294	27.775.000	8.800.000	1.775.700
Claims incurred	-101.739.712	-	-100.268.176	-	-10.829.151	10.541.241	-1.404.030	220.404
Claims paid, reinsurers' share	56.848.431	-	56.754.112	-	-	94.319	-	-
Change in claims reserve, reinsurers' share	-33.016.000	-	-31.883.000	-	-	-1.133.000	-	-
Claims incurred, reinsurers' share	23.832.431	-	24.871.112	-	-	-1.038.681	-	-
Claims incurred for own account	-77.734.604	172.677	-75.397.064	-	-10.829.151	9.502.560	-1.404.030	220.404
Change in other technical reserve, net of reinsurance	-	-	-	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-	-	-	-
Acquisition costs	-2.923.214	-	122.583	-	-3.032.320	-13.711	234	-
Change in deferred acquisition costs	-	-	-	-	-	-	-	-
Administrative expenses	-8.517.341	-	-8.134.019	-	-257.436	-	-	-125.886
Commission and profit share from reinsurers	-263	-	-1.390	-	1.127	-	-	-
Net operating expenses	-11.440.818	-	-8.012.826	-	-3.288.630	-13.711	234	-125.886
Other technical costs, net of reinsurance	-	-	-	-	-	-	-	-
Change in equalization reserve	32.449.000	-	17.309.000	-	-	15.140.000	-	-
Balance on the techn. acc. for non-life insurance business	76.563.237	174.050	31.292.229	-	6.546.663	34.218.332	3.903.977	427.985
Premium reserve transf. from last year	90.193.056	-	73.714.000	-	8.811.056	6.068.000	1.600.000	-
Premium reserve transf. to next year	16.103.488	-	9.368.000	-	475.488	5.260.000	1.000.000	-
Reinsurers' share in premium reserve transf. from last year	12.172.000	-	12.172.000	-	-	-	-	-
Reinsurers' share in premium reserve transf. to next year	-	-	-	-	-	-	-	-
Claims reserve transf. from last year	847.876.322	2.570.000	600.406.000	2.000.000	95.179.622	91.210.000	50.500.000	6.010.700
Claims reserve transf. to next year	730.062.328	1.670.000	539.380.000	-	79.642.328	63.435.000	41.700.000	4.235.000
Reinsurers' share in claims reserve transf. from last year	227.981.000	-	225.197.000	-	-	2.784.000	-	-
Reinsurers' share in claims reserve transf. to next year	194.965.000	-	193.314.000	-	-	1.651.000	-	-
Equalization reserve transf. from last year	112.191.000	570.000	89.121.000	-	5.000.000	17.500.000	-	-
Equalization reserve transf. to next year	74.742.000	570.000	71.812.000	-	-	2.360.000	-	-
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	-	-	-	-	-	-	-	-
Ratios								
Claims incurred/Earned premiums	146,0%	0,0%	172,2%	0,0%	99,7%	0,0%	403,7%	89,4%
Net operating costs/Earned premiums	16,4%	0,0%	13,8%	0,0%	30,3%	2,7%	-0,1%	-51,1%
Investment income/Earned premiums	104,9%	0,0%	83,6%	0,0%	90,2%	0,0%	0,0%	-235,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	267,3%	0,0%	269,6%	0,0%	220,2%	-283,2%	0,0%	-197,1%
Balance on the non-life techn. acc./Earned premiums	109,8%	0,0%	53,7%	0,0%	60,3%	0,0%	0,0%	-173,6%
Own claims incurred/Own premiums earned	129,2%	0,0%	154,8%	0,0%	99,7%	0,0%	403,7%	89,3%
Own technical reserve/Own premiums earned	0,0%	0,0%	877,2%	0,0%	737,6%	0,0%	0,0%	0,0%

(28) Life reinsurance 2001, IKR	Total	Íslensk endurtr. hf.	Sjóvá-Alm. tryggingar hf.	Trygginga- miðstöðin hf.	Vátrygg.fél. Íslands hf.
Premiums written	146.785.263	-9.968	86.796.683	30.605.292	29.393.256
Change in premium reserve	3.221.285	-	9.191.285	-4.470.000	-1.500.000
Premiums earned	150.006.548	-9.968	95.987.968	26.135.292	27.893.256
Premiums written, reinsurers' share	-1.985.283	-	-1.351.811	-633.472	-
Change in premium reserve, reinsurers' share	28.567	-	236.567	-208.000	-
Reinsurers' share in premiums earned	-1.956.716	-	-1.115.244	-841.472	-
Premiums earned for own account	148.049.832	-9.968	94.872.724	25.293.820	27.893.256
Investment return on non-life insurance business	7.713.658	100.223	4.210.435	1.883.000	1.520.000
Other technical income, net of reinsurance	-	-	-	-	-
Claims paid	-68.638.764	-	-50.341.300	-7.294.026	-11.003.438
Change in claims reserve	4.201.700	2.000.000	401.700	300.000	1.500.000
Claims incurred	-64.437.064	2.000.000	-49.939.600	-6.994.026	-9.503.438
Claims paid, reinsurers' share	-	-	-	-	-
Change in claims reserve, reinsurers' share	-	-	-	-	-
Claims incurred, reinsurers' share	-	-	-	-	-
Claims incurred for own account	-64.437.064	2.000.000	-49.939.600	-6.994.026	-9.503.438
Change in other technical reserve, net of reinsurance	-	-	-	-	-
Bonuses and rebates, net of reinsurance	-	-	-	-	-
Acquisition costs	-46.151.833	1.745	-27.006.173	-9.708.274	-9.439.131
Change in deferred acquisition costs	-	-	-	-	-
Administrative expenses	-11.476.514	-13.236	-8.355.088	-3.108.189	-
Commission and profit share from reinsurers	-	-	-	-	-
Net operating expenses	-57.628.347	-11.491	-35.361.262	-12.816.463	-9.439.131
Other technical costs, net of reinsurance	-	-	-	-	-
Change in equalization reserve	3.180.000	-	-	3.180.000	-
Balance on the techn. acc. for non-life insurance business	36.878.079	2.078.763	13.782.297	10.546.331	10.470.687
Premium reserve transf. from last year	56.741.704	-19.000	24.380.704	20.880.000	11.500.000
Premium reserve transf. to next year	53.520.419	-19.000	15.189.419	25.350.000	13.000.000
Reinsurers' share in premium reserve transf. from last year	208.000	-	-	208.000	-
Reinsurers' share in premium reserve transf. to next year	236.567	-	236.567	-	-
Claims reserve transf. from last year	29.484.400	2.000.000	13.884.400	10.600.000	3.000.000
Claims reserve transf. to next year	25.282.700	-	13.482.700	10.300.000	1.500.000
Reinsurers' share in claims reserve transf. from last year	-	-	-	-	-
Reinsurers' share in claims reserve transf. to next year	-	-	-	-	-
Equalization reserve transf. from last year	8.800.000	-	-	8.800.000	-
Equalization reserve transf. to next year	20.620.000	-	15.000.000	5.620.000	-
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	-	-	-	-	-
Ratios					
Claims incurred/Earned premiums	43,0%	0,0%	52,0%	26,8%	34,1%
Net operating costs/Earned premiums	38,4%	-115,3%	36,8%	49,0%	33,8%
Investment income/Earned premiums	5,1%	0,0%	4,4%	7,2%	5,4%
Claims incurred+net operat. costs-inv. income /Earned premiums	86,5%	0,0%	93,3%	83,0%	73,4%
Balance on the non-life techn. acc./Earned premiums	24,6%	0,0%	14,4%	40,4%	37,5%
Own claims incurred/Own premiums earned	43,5%	0,0%	52,6%	27,7%	34,1%
Own technical reserve/Own premiums earned	67,0%	190,6%	45,8%	163,2%	52,0%

