



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Central Bank Insurance Statistics 2015



Contents

This publication contains a summary of the Life Assurance and Non-Life Insurance returns made to the Central Bank pursuant to the European Communities (Life Assurance) Framework Regulations, 1994 and the European Communities (Non-Life Insurance Accounts) Regulations, 1995 in respect of business written during the year-ended 31st December 2015.

Lists of Life and Non Life Insurance providers both Authorised and operating on a Freedom to Provide Service basis are updated monthly and available at <http://www.centralbank.ie>.

The Tables contained in the publication are:

Table 1 List of companies who changed name since the Insurance Statistics 2014

LIFE ASSURANCE TABLES

Table 2 New Life and Industrial Assurance Business (Gross)

Table 3 Life Assurance Business Revenue Accounts (Net)

Table 4 Industrial Assurance Business Revenue Accounts (Net)

Table 5 Life Assurance – Undertakings incorporated outside Ireland running off business under the Assurance Companies Act, 1909.

Table 6 General Summary of Life and Industrial Assurance Business carried on in Ireland

Table 7 Summary of Reinsurance of Irish Life and Industrial Assurance Business

Table 8 New Life and Industrial Assurances (Gross) effected in Ireland during the years 2007 to 2015 (Irish Risk Business)

Table 9 New Life and Industrial Assurances (Gross) effected during the years 2007 to 2015 (Foreign Risk Business)

Table 10 Life and Industrial Assurance Premiums (Net) during the years 2007 to 2015

Table 11 Income and Expenditure Accounts for Life Assurance Business

Table 12 Balance Sheets for Policyholders' Life Assurance Business

NON-LIFE TABLES - *Irish Risk Business*

Table 13 Net Underwriting Revenue Accounts: Total Business (excl. 3 year MAT)

Table 14 Net Underwriting Revenue Accounts: Accident and Health

Table 15 Net Underwriting Revenue Accounts: Motor Vehicle

Table 16 Net Underwriting Revenue Accounts: Marine, Aviation and Transit (1 year Accounts)

Table 17 Net Underwriting Revenue Accounts: Fire and Other Damage to Property

Table 18 Net Underwriting Revenue Accounts: Liability

Table 19 Net Underwriting Revenue Accounts: Credit and Suretyship

Table 20 Net Underwriting Revenue Accounts: Other Classes (16, 17 and 18)

Table 21 Net Underwriting Revenue Accounts: Treaty Reinsurance Accepted

Table 22 Total (by class) of Insurance Business: Gross and Net Underwriting Revenue Accounts

Table 23 Summary of Reinsurance of Business

Table 24 Net Underwriting Revenue Accounts: Marine, Aviation and Transit (3 year Accounts)

NON-LIFE TABLES - Foreign Risk Business

Table 25	Net Underwriting Revenue Accounts: Marine, Aviation and Transit (3 year Accounts)
Table 26	Net Underwriting Revenue Accounts: Total Business (excl. 3 year MAT)
Table 27	Total (by Class) of Insurance Business: Gross and Net Underwriting Revenue Accounts

NON-LIFE TABLES - Business written outside of Ireland

Table 28	Particulars of Net Underwriting Revenue Accounts
Table 28 (a)	Total (by class) of Insurance Business: Gross and Net Underwriting Revenue Accounts

NON-LIFE TABLES - FINANCIAL DETAILS

Table 29	Profit and Loss Accounts (Head Offices)
Table 30	Balance Sheets (Head Offices)
Table 31	Assets/Liabilities: Summary in respect of business in Ireland

LLOYD'S

Table 32	Combined Returns of all Lloyd's Syndicates – Establishment Business
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The following companies have changed their name since the publication of the Insurance Statistics 2014.

<i>TABLE 1 Change of Name</i>		
NON-LIFE COMPANIES		
Old Name	New Name	Effective Date
Allianz Worldwide	AWP Health & Life	26 July 2016
ATC Insurance Ireland	Advent Insurance dac	25 May 2016
Aviva Health	Irish Life Health	26 August 2016
Genworth Financial Mortgage Ins	AMT Mortgage Insurance	27 June 2016
HDI Gerling	HDI Global SE	01 March 2016
Irish Dairy Board Insurance	Ornua Insurance dac	02 November 2015
UK General	SureStone Insurance dac	23 December 2015
LIFE COMPANIES		
Aviva Life international	Harcourt Life International	13 August 2016
Sella Life Limited	InChiaro Life dac	28 June 2016

TABLE 2 - NEW LIFE AND INDUSTRIAL ASSURANCE BUSINESS (GROSS) EFFECTED DURING THE YEAR 2015 (€000)

NAME OF UNDERTAKING	LIFE ASSURANCE BUSINESS								INDUSTRIAL ASSURANCE BUSINESS		TOTAL BUSINESS	
	Linked				Non-Linked				No. of Policies	Premiums €00	Total No. of Contracts	Total Premiums €00
	No. of Contracts	Single Premium €00	No. of Contracts	Annual Premiums €00	No. of Contracts	Single Premium €00	No. of Contracts	Annual Premiums €00				
Undertakings with their Head Offices in Ireland (Irish Risk Business)												
Acorn	797	42,558	3,621	11,221	0	0	0	0	0	0	4,418	53,779
Allianz Global	0	0	0	0	26	4,482	0	0	0	0	26	4,482
Ark	0	2,403	0	240	0	0	79	68	0	0	79	2,711
Friends' First Life Ass. Co.	3,497	240,298	1,568	6,780	162	13,813	4,693	7,443	0	0	9,920	268,334
Friends First Man. Pen. Funds	3,497	240,298	1,568	6,780	0	0	0	0	0	0	5,065	247,078
Generali PanEurope dac	19	29,309	0	0	0	0	71	12,902	0	0	90	42,211
Irish Life	19,934	1,580,645	6,642	96,753	2,439	244,795	33,526	34,289	0	0	62,541	1,956,482
New Ireland	10,323	1,130,113	16,910	110,423	1,205	71,934	30,934	23,832	0	0	59,372	1,336,302
Seb Life International Ass Co Ltd	0	0	0	0	0	104	0	0	0	0	0	104
Union Heritage	0	0	0	0	166	0	206	58	0	0	372	58
Zurich Life Assurance	19,793	1,683,176	12,279	75,652	759	150,477	16,842	27,377	0	0	49,673	1,936,682
TOTAL (a)	57,860	4,948,800	42,588	307,849	4,757	485,605	86,351	105,969	0	0	191,556	5,848,223
Undertakings with their Head Offices in Ireland (Foreign Risk Business)												
Aegon Ireland	1,985	383,735	0	828	0	0	0	0	0	0	1,985	384,563
Allianz Global	8,270	483,350	70	89	0	-1	0	0	0	0	8,340	483,438
Arca Vita	2,128	333,118	0	0	0	0	0	0	0	0	2,128	333,118
AXA Life Europe	3,423	423,412	193	77	0	0	0	0	0	0	3,616	423,489
AXA MPS	134,751	3,876,494	2,111	10,394	0	0	0	0	0	0	136,862	3,886,888
AZ Life Limited	14,952	2,185,518	0	0	0	0	0	0	0	0	14,952	2,185,518
CACI Life	0	0	0	0	12	260,421	0	0	0	0	12	260,421
Canada Life Ass. Europe Ltd	2,671	131,181	19,200	49,009	0	0	10,145	6,663	0	0	32,016	186,853
Canada Life Intl Assurance(Ire) DAC	460	352,449	0	0	0	0	0	0	0	0	460	352,449
Canada Life International Assurance	220	203,136	0	0	0	0	0	0	0	0	220	203,136
Cattolica Life Limited	4,718	206,141	71	250	0	0	0	0	0	0	4,789	206,391
CNP Europe	0	0	0	0	0	72	0	0	0	0	0	72
CNP Santander Insurance Life	0	0	0	0	1	13,990	0	0	0	0	1	13,990
Darta Life	23,323	3,296,122	1,426	5,154	0	0	1	1	0	0	24,750	3,301,277
FIL Life Insurance	0	211,776	11	49,766	0	0	0	0	0	0	11	261,542
Generali PanEurope dac	526	1,472,082	3,953	14,683	0	0	27	2,140	0	0	4,506	1,488,905
Hansard	0	347	-1	-1	0	0	0	0	0	0	-1	346
Harcourt Life International	0	2,112	0	0	0	0	0	0	0	0	0	2,112
InChiaro Life	57	37,375	0	0	0	0	0	0	0	0	57	37,375
Inora Life Limited	7	130	0	34	0	0	0	0	0	0	7	164
Intesa SanPaolo Life Ltd	71,209	5,827,817	0	0	0	0	0	0	0	0	71,209	5,827,817
Mediolanum International	2,713	94,561	7,371	24,077	0	0	0	0	0	0	10,084	118,638
Metlife Europe	5,378	735,914	33,424	18,462	246,743	136,944	440,427	102,792	0	0	725,972	994,112
Old Mutual International	892	308,175	0	0	0	0	0	0	0	0	892	308,175
Prudential International	5,291	1,101,150	0	0	0	0	0	0	0	0	5,291	1,101,150
Seb Life International Ass Co Ltd	3,150	894,865	0	2,224	0	-104	0	0	0	0	3,150	896,985
St. James's Place	2,642	629,374	345	33,036	0	0	0	0	0	0	2,987	662,410
Standard Life International	2,492	1,051,750	157	10,575	0	0	0	0	0	0	2,649	1,062,325
The Lawrence Life Ass.	16,353	525,494	0	0	0	0	0	0	0	0	16,353	525,494
UBS International Life Ltd	262	395,984	0	0	0	0	0	0	0	0	262	395,984
Zurich Life Assurance	6,233	915,797	4,088	10,284	0	0	12,729	6,316	0	0	23,050	932,397
TOTAL (b)	314,106	26,079,359	72,419	228,941	246,756	411,322	463,329	117,912	0	0	1,096,610	26,837,534
Undertakings with their Head Offices in other EU. States (Irish Risk Business)												
Aviva Life & Pensions UK	3,896	427,485	2,270	22,550	1,003	136,349	19,857	10,513	0	0	27,026	596,897
iptiQ Life	0	0	0	0	0	0	7,431	435	0	0	7,431	435
London General Life	0	0	0	0	25,849	257	0	0	0	0	25,849	257
Standard Life	7,277	1,299,661	1,422	16,744	84	5,195	0	0	0	0	8,783	1,321,600
The Royal London Mutual	0	0	0	0	64	2,301	15,886	7,742	0	0	16,950	10,043
TOTAL (c)	11,173	1,727,146	3,692	39,294	27,000	144,102	43,174	18,690	0	0	85,039	1,929,232
Undertakings with their Head Offices in other EU. States (Foreign Risk Business)												
Liberty Europe	0	221	28,565	32,121	0	0	0	0	0	0	28,565	32,342
Valorlife	25	51,842	0	0	0	0	0	0	0	0	50	51,842
TOTAL (d)	25	52,063	28,565	32,121	0	0	0	0	0	0	28,615	84,184
TOTAL (a) + (c) (Total Irish Risk Business)	69,033	6,675,946	46,280	347,143	31,757	629,707	129,525	124,659	0	0	276,595	7,777,455
TOTAL (a) + (b) (Irish HO - Global Business)	371,966	31,028,159	115,007	536,790	251,513	896,927	549,680	223,881	0	0	1,288,166	32,685,757
GRAND TOTAL	383,164	32,807,368	147,264	608,205	278,513	1,041,029	592,854	242,571	0	0	1,401,820	34,699,173

It should be noted that some life assurance contracts combine two or more different types of assurance. Accordingly, the number of contracts shown above overstates the actual number written.

TABLE 3 - LIFE ASSURANCE BUSINESS REVENUE ACCOUNTS (NET) FOR THE YEAR 2015 (€000) (continued)

NAME OF UNDERTAKING	INCOME							EXPENDITURE										Increase / (Decrease) in the Fund	Fund at the beginning of the Year	Fund at the end of the Year	
	Premiums			Investment Income Receivable before deduction of Tax	Changes in Asset Values	Miscellaneous	Total Income	Claims				Commission Payments	Management Expenses	Total Expenses	Taxation	Miscellaneous	Transfer to/(from) Income and Expenditure Account				Total Expenditure
	Single	Annual	Total Premiums					Deaths	Maturities	Surrenders	Total Claims										
Scottish Mutual International	0	14	14	13,558	-7,104	4,660	11,128	7,259	0	19,166	26,425	607	2,780	3,387	2	1	0	29,815	-18,687	223,989	205,302
Seab Life International Ass Co Ltd	894,680	4,528	899,208	22,333	369,468	0	1,291,009	35,734	10,989	613,857	660,580	28,411	16,782	45,193	1,234	0	13,563	720,570	570,439	5,910,200	6,480,639
St. James's Place	629,374	67,015	696,389	164,454	99,863	396,188	1,356,894	19,085	0	381,963	401,048	28,852	35,280	64,132	15,15	0	33,966	500,661	856,233	6,471,577	7,327,810
Standard Life International	1,051,325	11,000	1,062,325	27,806	428,010	0	1,518,141	45,129	0	417,872	463,001	15,844	38,374	54,218	0	0	-47,298	469,921	1,048,220	5,437,853	6,486,073
The Lawrence Life Ass.	525,391	5	525,396	200,852	-124,942	1,328	602,634	17,123	364,313	1,007,740	1,389,176	24,677	9,208	33,885	1,314	-991	6,176	1,429,560	-826,926	3,135,484	2,308,558
UBS International Life Ltd	395,805	0	395,805	4,002	655,075	1,260	1,056,142	68,813	0	201,949	270,762	4,131	5,746	9,877	1,283	0	13,327	295,249	760,893	4,532,063	5,292,956
Zurich Life Assurance	849,870	45,729	895,599	29,866	131,709	0	1,057,174	68,527	44,501	522,788	635,816	92,445	24,153	116,598	0	0	-15,347	737,067	320,107	4,114,720	4,434,827
TOTAL (b)	25,994,781	1,858,930	27,853,711	2,459,731	2,475,671	2,795,933	35,585,046	1,999,845	1,711,928	13,146,314	16,858,087	1,828,582	855,630	2,684,212	36,936	-137,135	152,338	19,594,438	15,990,608	117,521,440	133,512,048
Undertakings with their Head Offices in Other EU Member States (Irish Risk Business)																					
Aviva Life & Pensions UK	563,335	142,812	706,147					30,246	146,826	635,948	813,020	33,394	190,160	223,554							
Financial Assurance	0	0	0					77	0	128	205	-16	1,455	1,439							
IptiQ Life	0	266	266					0	0	0	0	12	991	1,103							
London General Life	257	0	257					371	0	0	371	141	239	380							
Phoenix Life	18,920	7,516	26,436					4,775	13,963	74,524	93,262	453	4,351	4,804							
Standard Life	1,390,896	68,177	1,459,073					22,883	188,888	657,217	868,988	50,091	126,240	176,331							
The Royal London Mutual	2,302	63,197	65,499					9,611	51,041	136,508	197,160	2,173	12,855	15,028							
TOTAL (c)	1,975,710	281,968	2,257,678					67,963	400,718	1,504,325	1,973,006	86,348	336,291	422,639							
Undertakings with their Head Offices in Other EU Member States (Foreign Risk Business)																					
Aviva Life & Pensions UK	1	0	1					0	0	0	0	0	-136,260	-136,260							
Liberty Europe	221	32,121	32,342					470	562	13,708	19,740	5,542	1,144	6,686							
Valorlife	51,842	0	51,842					5,815	0	134,941	140,756	697	3,363	4,060							
TOTAL (d)	52,064	32,121	84,185					6,285	562	153,649	160,496	6,239	-131,753	-125,514							
TOTAL (a) + (c) (Total Irish Risk Business)	9,063,963	2,448,117	11,512,080	1,493,173	2,921,038	10,273	13,678,886	456,967	1,744,321	8,495,090	10,696,378	323,060	903,977	1,227,037	62,443	2,446	335,752	9,928,411	3,750,475	69,524,947	73,275,422
TOTAL (a) + (b) (Irish HO - Global Business)	33,083,034	4,025,079	37,108,113	3,952,904	5,396,709	2,806,206	49,263,932	2,388,849	3,055,531	20,137,079	25,581,459	2,065,294	1,423,316	3,488,610	99,379	-134,689	488,090	29,522,849	19,741,083	187,046,387	206,787,470
GRAND TOTAL	35,110,808	4,339,168	39,449,976	3,952,904	5,396,709	2,806,206	49,263,932	2,463,097	3,456,811	21,795,053	27,714,961	2,157,881	1,627,854	3,785,735	99,379	-134,689	488,090	29,522,849	19,741,083	187,046,387	206,787,470

TABLE 4 - INDUSTRIAL ASSURANCE BUSINESS REVENUE ACCOUNTS (NET) FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	INCOME					EXPENDITURE										Increase/ (Decrease) in the Fund	Fund at the beginning of Year	Fund at the end of Year	
	Total Premiums	Investment Income Receivable before deduction of Tax	Changes in asset values	Miscellaneous	Total Income	Claims				Commission Payments	Management Expenses	Total Expenses	Taxation	Miscellaneous	Transfer to/(from) Income and Expenditure Account				Total Expenditure
						Deaths	Maturities	Surrenders	Total Claims										
Undertakings with their Head Offices in Other E.U. Member States (Irish Risk Business)																			
The Royal London Mutual	4,132					9,221	13,055	5,491	27,767	0	6,465	6,465							
TOTAL	4,132					9,221	13,055	5,491	27,767	0	6,465	6,465							

TABLE 5 - Life Assurance - Undertakings Incorporated Outside Ireland and Running Off Business Under the Assurance Companies Act, 1909 (€)

NAME OF UNDERTAKING	Premiums	Interest, Dividends and Rents	Claims	Surrenders	Commission	Management Expenses
TOTAL	0	0	0	0	0	0
No Information Supplied						

**Table 6 - General Summary of Life and Industrial Assurance Business
(Irish Risk, Net) Transacted by Authorised Undertakings During the
Year 2015 (€000)**

CLASS OF BUSINESS	Premiums	Claims	Commission	Management Expenses
(1) Undertakings with their Head Offices In Ireland				
Life Assurance Business	2,048,412	2,395,039		
General Annuity Business	0	1,349		
Pension Business	7,094,978	6,214,554		
Permanent Health Insurance	11,012	112,430		
Capital Redemption	0	0		
Industrial Assurance Business	0	0		
TOTAL (1)	9,254,402	8,723,372	236,712	567,686
(2) Undertakings with their Head Offices in other E.U. Member States				
TOTAL (2)	2,261,810	2,000,773	86,348	342,756
(3) Undertakings with their Head Offices outside the EU				
Life Assurance Business	0	0		
General Annuity Business	0	0		
Pension Business	0	0		
Permanent Health Insurance	0	0		
Capital Redemption	0	0		
Industrial Assurance Business	0	0		
TOTAL (3)	0	0	0	0
GRAND TOTAL	11,516,212	10,724,145	323,060	910,442

Note: The breakdown of commission and management expenses by type of business is not required to be submitted. Furthermore, undertakings with their Head Offices in other E.U. Member States are required to submit only certain statistical information and a breakdown of premiums and claims by class of business is not submitted.

**TABLE 7 - Summary of Reinsurance of Life and Industrial Assurance Business 2015
(€000)**

CLASS OF BUSINESS	Reinsurance Cessions		Reinsurance Accepted	
	Premiums	Claims	Premiums	Claims
(1) Undertakings with their Head Offices in Ireland (Irish Risk Business)				
Life Assurance Business	1,014,207	807,476	326,459	238,132
Industrial Assurance Business	0	0	0	0
TOTAL (1)	1,014,207	807,476	326,459	238,132
(2) Undertakings with their Head Offices in Ireland (Foreign Risk Business)				
Life Assurance Business	1,478,083	839,801	120,608	5,413
Industrial Assurance Business	0	0	0	0
TOTAL (2)	1,478,083	839,801	120,608	5,413
(3) Undertakings with their Head Offices in other E.U. Member States (Irish Risk Business)				
Life Assurance Business	100,954		25,338	
Industrial Assurance Business	0		0	
TOTAL (3)	100,954		25,338	
(4) Undertakings with their Head Offices outside the E.U. (Irish Risk Business)				
Life Assurance Business	0	0	0	0
Industrial Assurance Business	0	0	0	0
TOTAL (4)	0	0	0	0
TOTAL (1)+(3)+(4) (Total Irish Risk Business)	1,115,161	807,476	351,797	238,132
TOTAL (1)+(2) (Irish Head Offices - Global Business)	2,492,290	1,647,277	447,067	243,545
GRAND TOTAL	2,593,244	1,647,277	472,405	243,545

Note: Undertakings with their Head Offices in other E.U. Member States are required to submit only certain statistical information. Data on reinsurance claims is not required to be submitted by these undertakings.

Table 8 - New Life and Industrial Assurances (Gross, Irish Risk Business) during the Years 2007 to 2015

Year	No. of Undertakings	Life Assurance Business			Industrial Assurance Business		Total Premiums €00
		No. of Contracts	Single Premiums	Annual Premiums	No. of Policies Issued	Premiums	
			€00	€00		€00	
Undertakings with their Head Offices in Ireland							
2007	16	408,021	11,124,339	1,030,724	0	0	12,155,063
2008	15	306,632	6,164,914	825,354	0	0	6,990,268
2009	15	236,879	4,652,784	509,131	0	0	5,161,915
2010	15	231,122	5,073,758	445,527	0	0	5,519,285
2011	17	217,484	4,658,601	368,073	0	0	5,026,674
2012	15	213,610	4,252,786	345,935	0	0	4,598,721
2013	12	196,675	4,818,907	335,494	0	0	5,154,401
2014	12	214,133	4,980,203	411,677	0	0	5,391,880
2015	11	191,556	5,434,405	413,818	0	0	5,848,223
Undertakings with their Head Offices outside Ireland							
2007	8	65,275	677,274	40,839	0	0	718,113
2008	7	158,259	614,821	33,335	0	0	648,156
2009	6	113,415	581,734	17,526	0	0	599,260
2010	6	105,598	699,228	15,776	0	0	715,004
2011	6	94,968	707,000	12,370	0	0	719,370
2012	5	83,592	726,044	16,300	0	0	742,344
2013	4	59,111	999,117	18,442	0	0	1,017,559
2014	4	62,711	1,089,099	80,250	0	0	1,169,349
2015	5	85,039	1,871,248	57,984	0	0	1,929,232

Note: It should be noted that some life assurance contracts combine two or more different types of insurance. Accordingly, the number of contracts shown above overstates the actual number written.

**Table 9 - New Life and Industrial Assurances (Gross, Foreign Risk Business)
during the Years 2007 to 2015**

Undertakings with their Head Offices in Ireland							
Year	No. of Undertakings	Life Assurance Business			Industrial Assurance Business		Total Premiums
		No. of Contracts	Single Premiums	Annual Premiums	No. of Policies Issued	Premiums	
			€00	€00		€00	€00
2007	41	2,083,814	19,348,440	384,916	0	0	19,733,356
2008	41	1,686,540	14,983,731	198,130	0	0	15,181,861
2009	43	1,003,953	15,669,911	180,842	0	0	15,850,753
2010	39	440,038	16,438,523	266,199	0	0	16,704,722
2011	41	368,684	15,863,056	208,067	0	0	16,071,123
2012	38	439,680	16,447,327	181,358	0	0	16,628,685
2013	35	1,440,803	18,598,192	223,313	0	0	18,821,505
2014	37	1,191,764	24,714,846	275,098	0	0	24,989,944
2015	31	1,096,610	26,490,681	346,853	0	0	26,837,534

**Table 10 - Life and Industrial Assurance Premiums (Net) During the Years 2007 to 2015
(€000)**

(1) Undertakings with their Head Offices in Ireland							
Year	No. of Undertakings	Life Assurance Business		Industrial Assurance Business		Total Premiums	
		Premiums including considerations for Annuities		Premiums			
		Irish Risk Business	Foreign Risk Business	Irish Risk Business	Foreign Risk Business	Irish Risk Business	Foreign Risk Business
2007	54	15,727,698	19,422,092	0	0	15,727,698	19,422,092
2008	58	10,525,033	14,891,581	0	0	10,525,033	14,891,581
2009	58	9,004,733	16,211,982	0	0	9,004,733	16,211,982
2010	58	9,451,827	17,183,599	0	0	9,451,827	17,183,599
2011	59	8,319,229	16,554,258	0	0	8,319,229	16,554,258
2012	54	8,334,283	17,457,111	0	0	8,334,283	17,457,111
2013	51	9,261,314	20,428,835	0	0	9,261,314	20,428,835
2014	51	8,970,645	25,786,277	0	0	8,970,645	25,786,277
2015	48	9,254,402	27,853,711	0	0	9,254,402	27,853,711
(2) Undertakings with their Head Offices outside Ireland							
Year	No. of Undertakings	Life Assurance Business		Industrial Assurance Business		Total Premiums	
		Premiums including considerations for Annuities		Premiums			
2007	9	763,512		37,882		801,394	
2008	10	817,648		31,593		849,241	
2009	10	1,291,573		22,403		1,313,976	
2010	10	1,628,586		16,607		1,645,193	
2011	9	652,069		5,756		657,825	
2012	8	1,100,878		8,473		1,109,351	
2013	8	1,345,949		6,275		1,352,224	
2014	8	1,453,633		5,574		1,459,207	
2015	9	2,341,863		4,132		2,345,995	

TABLE 11 - INCOME AND EXPENDITURE ACCOUNTS FOR LIFE ASSURANCE BUSINESS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Transfer from/ (to) Life Assurance Business Revenue Account	Investment Income Receivable before deduction of Tax	Other Income	Total Income	Management Expenses	Interest Payable before deduction of Tax	Taxation	Dividends Paid and/or Recommended	Other Expenditure	Total Expenditure	Opening Balance	Closing Balance
Acorn	3,250	0	1,003	4,253	0	0	0	3,250	0	3,250	-3,090	-2,087
Aegon Ireland	-66,753	10,405	-11,689	-68,037	0	0	0	0	0	0	-238,846	-306,883
Allianz Global	6,531	-7,274	0	-743	0	0	0	0	0	0	-27,602	-28,345
Arca Vita	0	115	4,774	4,889	0	0	15	0	25	40	698	5,547
Area Life International	0	0	4,171	4,171	0	0	0	0	0	0	-30,618	-26,447
Ark	140,000	-29	0	139,971	779	0	6,025	70,000	0	76,804	813	63,980
Augura Life	-3	0	-98	-101	0	0	0	0	11	11	351	239
AXA Life Europe	-165,999	0	0	-165,999	0	0	3,053	0	-89,307	-86,254	-616,096	-695,841
AXA MPS	100,390	15,589	183,438	299,417	-48	0	0	275,000	0	274,952	135,618	160,083
AZ Life Limited	23,960	0	0	23,960	0	0	0	0	5,558	5,558	25,484	43,886
Barclays Assurance	10,465	63	0	10,528	20	0	1,077	30,696	-3,424	28,369	29,874	12,033
CACI Life	12,964	0	0	12,964	0	0	7,749	31,000	0	38,749	89,706	63,921
Canada Life Ass. Europe Ltd	47,132	19	8,610	55,761	0	0	17,103	0	0	17,103	72,203	110,861
Canada Life International Assurance	-1,595	44	0	-1,551	0	0	0	0	294	294	-1,954	-3,799
Canada Life Intl.Assurance(Ire) DAC	-3,307	236	0	-3,071	0	0	0	0	0	0	-46,442	-49,513
Cattolica Life Limited	2,833	-49	-104	2,680	785	0	326	0	15	1,126	4,422	5,976
CNP Europe	2,091	1,233	3,431	6,755	39	0	0	0	-16	23	5,961	12,693
CNP Santander Insurance Life	-5,600	0	0	-5,600	0	0	0	0	0	0	-98,000	-103,600
Darta Life	83,450	726	0	84,176	0	0	10,409	0	0	10,409	88,843	162,610
ECCU	1,981	531	1,290	3,802	44	0	753	3,000	0	3,797	10,355	10,360
Euroben	4,294	-891	0	3,403	-10	0	114	20,307	114	20,525	13,259	-3,863
FIL Life Insurance	-173	4	106	-63	0	0	0	0	0	0	-2,430	-2,493
Friends' First Life Ass. Co.	-34,354	2,364	12,396	-19,594	3,044	2	-518	0	0	2,528	-22,905	-45,027
Friends First Man. Pen. Funds	0	0	6,299	6,299	3,909	0	299	0	0	4,208	8,288	10,379
Generali PanEurope dac	28,683	0	62	28,745	0	0	0	0	5	5	24,910	53,650
Hansard	2,755	2,283	0	5,038	179	0	-59	0	0	120	-1,815	3,103
Harcourt Life Assurance dac	-8,931	926	4,760	-3,245	0	0	0	0	15,374	15,374	20,038	1,419
Harcourt Life International	-17,000	0	0	-17,000	0	0	0	0	0	0	-128,279	-145,279
Hawthorn Life	19,675	7,761	0	27,436	0	0	0	0	-31	-31	-470,774	-443,307
InChiaro Life	879	46	0	925	279	0	107	0	0	386	-10,002	-9,463
Inora Life Limited	958	268	0	1,226	0	0	0	0	0	0	-26,192	-24,966
Intesa SanPaolo Life Ltd	84,538	4,399	102	89,039	0	0	11,578	35,000	2,411	48,989	171,503	211,553
Irish Life	129,598	271	0	129,869	1,750	2,364	-444	138,000	1,637	143,307	-64,203	-77,641
Laguna Life dac	5,164	0	0	5,164	87	0	0	0	0	87	-48,518	-43,441
Mediolanum International	13,587	2,190	411	16,188	0	0	716	9,270	-154	9,832	-10,148	-3,792
Metlife Europe	-28,190	15,767	0	-12,423	0	0	1,107	0	-2,132	-1,025	-376,909	-388,307
New Ireland	74,286	2,400	0	76,686	2,400	0	9,286	0	0	11,686	5,239	70,239
Old Mutual International	-9,374	0	0	-9,374	0	0	0	0	0	0	-97,815	-107,189
Prudential International	-347	0	0	-347	0	0	1,739	0	3,603	5,342	-58,856	-64,545
Quinn Life	-388	0	0	-388	0	0	0	0	0	0	-9,451	-9,839
Scottish Mutual International	0	325	0	325	0	0	0	0	27,160	27,160	-106,796	-133,631
Seb Life International Ass Co Ltd	13,569	3,407	4,451	21,427	-554	297	3,949	13,000	0	16,692	32,044	36,779
St. James's Place	33,966	3	-4,265	29,704	0	0	0	34,063	33	34,096	7,326	2,934
Standard Life International	-47,298	-930	7,879	-40,349	0	0	0	0	0	0	-189,939	-230,288
The Lawrence Life Ass.	6,176	671	2,143	8,990	-51	0	0	13,000	0	12,949	3,959	0
UBS International Life Ltd	13,327	0	0	13,327	451	0	0	0	0	451	39,142	52,018
Union Heritage	176	0	0	176	0	0	0	0	0	0	-7,264	-7,088
Zurich Life Assurance	10,724	12,038	0	22,762	391	0	-2,895	0	6,961	4,457	97,460	115,765
TOTAL	488,090	74,911	229,170	792,171	13,494	2,663	71,489	675,586	-31,863	731,369	-1,807,448	-1,746,646

TABLE 12 - BALANCE SHEETS FOR POLICYHOLDERS' LIFE ASSURANCE BUSINESS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	LIABILITIES						ASSETS												
	Life Assurance Funds	Outstanding Claims	Other Insurance Liabilities	Current Liabilities	Miscellaneous	Total Life Assurance Business Liabilities	Land	Fixed and variable interest securities	Listed and Unlisted Shares	Investments in dependants and related Companies	Deposits and Current Accounts	Secured Debts	Unsecured Debts	Company Equipment and Fixtures and Fittings	UCITs and Unit Trusts	Approved Derivatives	Linked Assets	Miscellaneous	Total Life Assurance Business Assets
Undertakings with their Head Offices in Ireland																			
Acom	644,496	5,552	0	5,979	0	656,027	0	3,187	0	0	37,013	0	717	1,174	0	0	613,936	0	656,027
Aegon Ireland	5,746,956	24,309	0	4,126	0	5,775,391	0	0	0	0	290,148	0	0	0	0	0	5,485,243	0	5,775,391
Allianz Global	2,318,964	0	0	64,146	0	2,383,110	0	168,862	0	0	41,565	0	0	0	0	0	2,172,683	0	2,383,110
Arca Vita	686,365	1,959	0	3,708	0	692,032	0	11,167	0	0	1,653	0	0	0	0	0	679,212	0	692,032
Area Life International	120,395	5,988	26,989	1,979	0	155,351	0	87,954	0	0	6,219	0	3,754	0	0	0	56,045	1,379	155,351
Ark	2,927,375	42,501	6,399	15,105	0	2,991,380	0	147,240	0	0	8,483	0	25,152	0	0	0	2,807,462	3,043	2,991,380
Augura Life	122,143	102	0	4,601	0	126,846	0	6,296	0	0	1,454	0	0	0	0	0	119,096	0	126,846
AXA Life Europe	5,915,364	8,235	16,645	48,577	0	5,988,821	0	2,119,988	0	0	10,125	1615	8,056	0	0	0	3,696,037	0	5,988,821
AXA MPS	9,334,443	78,652	38	69,781	0	9,482,914	0	201,048	0	0	93,953	0	0	0	0	0	9,150,797	37,116	9,482,914
AZ Life Limited	5,658,667	0	0	27,018	0	5,685,685	0	609	0	0	19,699	0	158	0	2,741	0	5,660,899	1,579	5,685,685
Barclays Assurance	9,099	0	0	11,565	0	20,664	0	0	0	284	17,111	0	1,297	0	1,747	0	0	225	20,664
CACI Life	296,205	13,852	68,342	0	0	378,399	0	305,394	0	0	3,350	0	32,980	0	36,675	0	0	0	378,399
Canada Life Ass. Europe Ltd	3,632,359	20,509	12,258	769,122	0	4,434,248	0	7,440	26,487	2,906	440	0	2,842	102	0	0	4,299,986	94,045	4,434,248
Canada Life International Assurance	366,708	0	0	1,363	0	368,071	0	2,363	0	0	0	0	0	0	0	0	365,708	0	368,071
Canada Life Int'l Assurance (Ire) DAC	3,816,433	0	0	2,497	0	3,818,930	0	14,139	0	0	4,878	0	0	0	0	0	3,799,913	0	3,818,930
Cattolica Life Limited	890,793	9,295	14	6,945	0	907,047	0	11,005	0	0	6,393	0	0	0	0	0	888,209	1,440	907,047
CNP Europe	458,704	6,749	0	2,231	0	467,684	0	226,057	0	0	48,999	0	0	0	0	0	192,628	0	467,684
CNP Santander Insurance Life	281,583	0	32,198	53	0	313,834	0	205,950	0	2,499	80,147	0	4,632	0	20,606	0	0	0	313,834
Darta Life	11,951,627	37,364	0	95,411	0	12,084,402	0	79,084	0	0	53,683	0	0	0	0	0	11,951,635	0	12,084,402
ECCU	29,132	0	7,231	2,114	0	38,477	0	8,650	0	0	29,827	0	0	0	0	0	0	0	38,477
Euroben	1,110,206	0	0	5,109	0	1,115,315	0	766,492	274,425	45,126	6,986	0	0	0	19,734	2,552	0	0	1,115,315
FIL Life Insurance	577,555	2,429	0	0	0	579,984	0	3,000	908	0	1,221	0	0	0	0	0	574,855	0	579,984
Friends' First Life Ass. Co.	1,489,645	66,685	26,491	20,699	51,257	1,654,777	56,510	1,423,017	2,682	11,039	33,440	256	42,724	0	0	0	65,320	19,789	1,654,777
Friends First Man. Pen. Funds	2,265,137	97	0	25,722	0	2,290,956	0	238	0	0	0	0	0	0	0	0	2,290,718	0	2,290,956
Generali PanEurope dac	9,950,168	4,965	26,727	75,712	0	10,057,572	0	87,656	0	0	28,131	13,047	3,657	0	57	2,471	9,921,303	1,250	10,057,572
Hansard	298,122	3,029	0	504	0	301,655	0	0	0	0	8,921	0	161	0	0	0	292,183	390	301,655
Harcourt Life Assurance dac	184,937	498	0	147,336	0	332,771	0	40,988	0	3,498	5,207	0	0	0	0	0	283,078	0	332,771
Harcourt Life International	960,345	13,515	0	4,607	0	978,467	0	39,793	0	0	34,834	0	0	0	0	0	899,555	4,285	978,467
Hawthorn Life	1,208,928	0	111,343	17,590	0	1,337,861	0	210,270	0	0	0	0	0	0	0	0	1,124,315	3,276	1,337,861
InChiaro Life	617,203	0	0	925	0	618,128	0	2,282	0	0	351	0	2,040	0	0	0	613,455	0	618,128
Inora Life Limited	333,480	576	0	2,458	0	336,514	0	21,734	0	0	0	0	0	0	0	0	314,780	0	336,514
Intesa SanPaolo Life Ltd	19,960,800	60,764	0	166,023	0	20,187,587	0	163,805	422	0	47,883	0	0	0	0	0	19,868,013	107,464	20,187,587
Irish Life	37,510,884	195,505	66,279	394,605	643,070	38,810,343	91,262	3,980,041	63,324	0	160,368	22,996	193,502	651	0	2,319	34,183,427	112,453	38,810,343
Laguna Life dac	21,686	0	587	275	0	22,548	0	22,548	0	0	0	0	0	0	0	0	0	0	22,548
Mediolanum International	1,562,733	44,643	2,621	1,311	0	1,611,308	0	24,003	0	0	63,208	0	0	0	0	0	1,524,097	0	1,611,308
Metlife Europe	9,981,768	148,550	87,146	216,146	2	10,433,612	17,583	2,644,384	34	0	152,746	0	134,043	0	23,385	0	7,461,437	0	10,433,612
New Ireland	15,061,478	118,612	0	214,524	0	15,394,614	0	1,544,097	0	0	39,718	0	12,829	0	87,352	3,153	13,707,465	0	15,394,614
Old Mutual International	739,718	0	0	16,535	0	756,253	0	0	0	0	1,856	0	0	0	0	0	754,397	0	756,253
Prudential International	2,070,320	43,985	2,374	59,996	0	2,176,675	0	59,110	0	1,057	128,836	0	1,526	0	0	0	1,984,322	1,824	2,176,675
Quinn Life	5,634	0	0	772	0	6,406	0	0	0	0	6,402	0	0	0	0	0	4	0	6,406
Scottish Mutual International	245,140	4,236	11	1,363	0	250,750	0	29,412	0	0	5,383	0	643	0	86,292	0	129,020	0	250,750
Seab Life International Ass Co Ltd	6,483,667	10,204	8,088	28,952	0	6,530,911	0	16,269	0	0	25,223	0	0	0	5,752	0	6,483,667	0	6,530,911
St. James's Place	7,327,810	17,406	0	34,835	0	7,380,051	0	65,134	0	993	18,438	0	2,066	49	10,098	0	7,282,076	1,197	7,380,051
Standard Life International	6,486,073	0	27,177	-809	0	6,512,441	0	16,999	0	0	36,589	0	0	0	0	0	6,458,853	0	6,512,441
The Lawrence Life Ass.	2,308,558	52,760	0	27,127	0	2,388,445	0	58,782	0	0	42,876	0	0	0	0	0	2,286,787	0	2,388,445
UBS International Life Ltd	5,292,956	0	0	18,760	0	5,311,716	0	0	0	0	18,860	0	0	0	0	0	5,292,856	0	5,311,716
Union Heritage	1,900	0	0	15	0	1,915	0	1,915	0	0	0	0	0	0	0	0	0	0	1,915
Zurich Life Assurance	17,445,795	162,284	16,252	185,620	289,747	18,099,698	0	2,520,937	355,838	4,188	340,577	0	69,674	0	4,450	68,304	14,729,862	5,868	18,099,698
GRAND TOTAL	206,710,457	1,205,810	545,210	2,803,033	984,076	212,248,586	165,355	17,411,339	724,120	71,590	2,054,194	37,914	542,453	1,976	298,889	78,799	190,465,334	396,623	212,248,586

TABLE 13 - TOTAL IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
			Reported			Not Reported	Reported	Not Reported																
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Acadia	4	0	12	8	0	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0	1	9	0	9
Allianz Plc	159,283	0	364,717	179,168	0	344,832	5,530	350,362	200,965	520,974	192,297	576,483	220,868	285,045	0	40,377	60,314	-4,087	0	381,649	319	-30,968	12,243	-13,725
Allied World Assurance Company	63	0	200	94	0	169	328	497	0	19	233	55	274	77	0	228	88	2	0	395	-2	100	-11	89
Amtrust International	723	0	988	379	0	1,332	418	1,750	481	1,088	867	1,987	979	1,492	0	306	20	21	0	1,839	0	-89	-54	-143
Arkema	0	0	8	0	0	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	8
AXA	153,812	0	372,437	193,543	0	332,706	3,415	336,121	244,365	629,532	17,909	676,738	18,373	292,035	0	34,200	40,051	-3,528	0	362,758	0	-26,637	5,773	-20,864
AXIS Specialty Europe	356	0	166	154	0	388	34	422	57	14	1,584	16	1,752	227	0	15	57	34	0	333	142	231	10	241
Beech Hill	0	0	0	0	0	0	0	0	80	144	68	0	0	-132	0	0	0	0	0	-132	5	137	0	137
BMS International	82	0	662	274	0	470	0	470	458	422	269	647	333	747	0	0	74	0	0	821	87	-264	1	-263
Canterbury	75	0	829	345	0	559	0	559	0	0	0	0	0	0	0	0	179	0	0	179	0	380	0	380
Carraig	385	0	1,090	406	0	1,069	0	1,069	0	0	0	0	0	0	0	0	21	0	0	21	0	1,048	0	1,048
Catalina Insurance	0	0	0	0	0	0	0	0	140	1,011	0	768	0	-103	0	0	0	0	0	-103	0	103	0	103
CBL Insurance Europe	279	0	469	415	0	333	0	333	11	0	36	11	161	147	0	214	548	-73	0	836	0	-503	36	-467
CODEVE	0	0	135	0	0	135	0	135	733	4,437	0	5,515	0	1,811	0	0	11	0	0	1,822	0	-1,687	1	-1,686
Coromin	5	0	11	5	0	11	0	11	175	65	0	59	0	169	0	0	0	0	0	169	8	-150	0	-150
DCC Group Insurances	0	0	170	24	0	146	0	146	0	0	0	0	146	146	0	0	5	0	0	151	0	-5	0	-5
Decare	1,305	239	4,637	1,872	66	4,243	0	4,243	2,890	4	805	6	884	2,971	0	114	2,117	0	101	5,303	0	-1,060	0	-1,060
Electric Insurance	0	0	103	25	0	78	0	78	17	17	85	9	61	-15	0	0	21	0	0	6	0	72	0	72
Euro Insurances	1,287	0	452	219	0	1,520	0	1,520	5,441	8,334	6,177	7,734	6,298	4,962	0	1	0	180	0	5,143	0	-3,623	0	-3,623
FBD	163,640	0	312,766	163,252	0	313,154	17,830	330,984	219,114	567,376	29,828	685,707	44,257	351,874	0	5,335	15,181	882	0	473,272	0	-142,288	16,910	-125,378
GAI International	4	56	73	29	36	68	33	101	8	0	0	0	0	8	0	86	17	4	0	115	10	-4	1	-3
GD Insurance	0	0	99	0	0	99	0	99	0	0	0	0	0	0	0	0	0	0	0	0	0	99	0	99
Golden Arches	246	0	554	275	0	525	0	525	288	1,518	211	2,004	211	774	0	44	327	-1	99	1,243	224	-494	-1	-495
Irish Life Health	58,403	0	70,835	59,578	0	69,660	61,553	131,213	81,761	13,603	26,517	16,369	26,388	84,398	0	9,393	30,241	7	-9,221	114,818	0	16,395	46	16,441
Irish Permanent Property Co Ltd	860	8,481	0	259	6,591	2,491	0	2,491	1,599	3,228	0	2,045	0	416	0	0	126	0	0	542	0	1,949	12	1,961
Irish Public Bodies	14,674	2,642	92,871	14,962	2,693	92,532	7,289	99,821	69,502	327,473	72,475	346,849	68,878	85,281	0	1,631	15,723	0	0	102,635	0	-2,814	21,895	19,081
Ironshore Europe	7	0	19	0	0	26	91	117	0	0	56	0	61	5	0	0	0	812	0	817	7	-693	0	-693
Liberty Insurance Ltd	90,928	0	47,813	41,420	-28,213	125,534	28,001	153,535	257,095	450,504	187,066	344,886	152,154	116,565	0	13,089	56,625	-714	0	185,565	2,613	-29,417	975	-28,442
Lifeguard	0	0	171	0	0	171	31	202	82	4,584	0	5,484	0	982	0	0	40	0	0	1,022	1,012	192	-234	-42
Navillus Insurance	64	0	12	4	0	72	0	72	0	0	0	0	0	0	0	0	0	0	0	0	7	79	0	79
New Technology	0	0	0	0	0	0	26	26	0	0	0	0	0	0	0	0	25	0	0	25	1	2	2	4
Noble Insurance	208	0	56	-16	0	280	0	280	181	850	1,245	622	970	-322	0	0	14	0	0	-308	265	853	4	857
Ornua Insurance dac	318	0	510	304	0	524	0	524	0	0	1,117	15	767	-335	0	0	105	0	0	-230	0	754	38	792
Pan Insurance	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
PartnerRe Ireland	109	0	763	283	0	589	0	589	85	10	58	358	422	797	0	-2	347	5	0	1,147	-14	-572	8	-564
Pharma	0	0	7,389	0	0	7,389	0	7,389	0	0	732	0	3,644	2,912	20	0	76	0	0	3,008	83	4,464	32	4,496
PI Indemnity	822	0	12	1,053	0	-219	0	-219	831	0	0	0	0	831	0	0	0	0	0	831	116	-934	0	-934
Pine	0	0	92	0	0	92	0	92	0	0	716	0	878	162	0	0	45	0	0	207	220	105	2	107
Red Disk	398	0	850	283	0	965	0	965	0	0	0	0	0	0	0	0	11	0	0	11	69	1,023	-65	958
RSA Insurance	156,815	1,161	-163,412	147,570	0	-163,006	48,447	-104,559	244,302	624,105	62,017	253,195	29,504	-159,121	0	57,392	63,206	2,489	0	-36,034	0	-68,525	13,067	-55,458
SA GA	0	0	75	0	0	75	0	75	0	0	0	0	0	0	0	0	0	0	0	0	0	75	0	75
Seamair	7	0	20	8	0	19	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	19
SureStone Insurance dac	1,023	0	1,845	1,036	0	1,832	0	1,832	1,036	3,895	2,932	3,844	556	-1,391	0	28	0	36	0	-1,327	1,038	4,197	0	4,197
Tara Insurance	0	0	149	111	0	38	0	38	0	0	0	0	254	254	0	0	0	0	0	254	0	-216	0	-216
TCS Insurance	0	0	0	0	0	0	0	0	0	0	3	0	0	-3	0	0	0	0	0	-3	0	3	0	3
UPS	1	0	128	7	0	122	0	122	19	65	87	37	131	35	0	0	13	0	0	48	0	74	0	74
VHI Insurance	336,063	0	997,699	335,399	0	998,363	95,864	1,094,227	880,763	305,499	0	374,665	0	949,929	0	88,359	34,470	59	0	1,072,817	0	21410	7,019	28,429

TABLE 13 - TOTAL IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000) (continued)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
Vital Blue Insurance	0	0	86	42	0	44	0	44	0	0	0	0	0	0	0	0	0	0	0	0	44	0	44	
Western Captive	34	0	61	18	0	77	0	77	137	549	124	402	122	-12	0	0	119	0	0	107	0	-30	27	-3
White Horse	393	0	604	233	0	764	0	764	529	312	0	183	0	400	0	7	32	0	0	439	38	363	12	375
Xeron	0	0	0	0	0	0	0	0	0	193	282	103	437	65	0	0	8	0	0	73	65	-8	7	-1
Zurich Insurance plc	60,272	0	127,946	60,784	42	127,392	37,025	164,417	114,643	215,221	89,417	209,656	83,106	102,767	0	35,118	40,596	2,032	0	180,513	0	-16,096	8,070	-8,026
TOTAL (a)	1,202,948	12,579	2,247,193	1,203,825	-18,785	2,277,680	305,915	2,583,595	2,327,788	3,685,046	695,213	3,516,452	662,869	2,126,850	20	285,935	460,853	-1,840	-9,021	2,862,797	6,314	-272,888	85,826	-187,062
Undertakings with their Head Offices in other E.U. Member States																								
ACE European	14,002	0	16,559	13,917	0	16,644	0	16,644	11,183	-3,134	17,117	1,944	16,231	5,375	340	1,092	-266	-827	0	5,714	1213	2,143	0	2,143
AIG Europe Limited	79,475	0	213,328	107,077	0	185,726	1,037	186,763	86,585	117,887	59,668	160,111	99,748	168,889	0	26,359	27,364	-3,653	0	218,959	0	-32,196	9,522	-22,674
AMT Mortgage Insurance	1,151	0	0	681	0	470	0	470	3,283	1,798	3,950	3,425	1,629	2,589	0	0	1,443	10	0	4,042	-18	-3,590	48	-3,542
Atradius Credit	116	0	1,349	90	0	1,375	32	1,407	388	648	0	471	0	211	0	688	0	18	-964	-47	8	1,462	0	1,462
Aviva Insurance Limited	176,719	0	368,825	202,602	0	342,942	3,738	346,680	276,633	663,745	108,820	635,853	99,198	239,119	0	62,024	36,796	813	0	338,752	0	7,928	26,617	34,545
Bestpark International	0	0	0	0	0	0	0	0	87	112	0	0	0	-25	0	0	0	0	0	-25	0	25	0	25
Chubb Insurance Europe	13,902	0	26,397	14,950	0	25,349	0	25,349	15,582	26,246	35,150	27,036	35,238	16,460	261	4,029	5,297	-211	0	25,836	-224	-711	1,122	411
COFACE	1,080	21	1,634	1,083	66	1,586	0	1,586	866	798	1,408	358	1,570	588	0	237	488	0	45	1,358	0	228	0	228
DAS Legal	2,111	41	5,902	2,966	0	5,088	8	5,096	1,502	2,714	0	3,068	0	1,856	0	1,565	1,910	-434	-97	4,800	0	296	0	296
Ecclesiastical	3,035	0	6,907	3,313	0	6,629	0	6,629	5,012	13,933	10,994	13,089	12,207	5,381	0	412	3,276	-59	0	9,010	0	-2,381	-297	-2,678
Ergo	0	0	184	81	0	103	0	103	31	0	0	0	0	31	0	68	0	0	0	99	0	4	0	4
Euler Hermes Ireland	0	0	4,118	0	0	4,118	21	4,139	724	1,176	2,629	1,246	2,047	212	0	692	2,691	17	0	3,612	0	527	0	527
Europ Assistance	0	0	8	0	0	8	0	8	1	0	0	0	1	2	0	4	0	0	0	6	0	2	0	2
Financial Insurance	435	546	8,076	72	324	8,661	-166	8,495	2,411	1,355	1,391	1,077	851	1,593	0	4,229	3,420	120	-622	8,740	-65	-310	264	-46
HCC International	4,928	0	8,136	6,294	0	6,770	0	6,770	117	5,324	753	4,871	657	-432	0	1,064	3,087	122	0	3,841	141	3,070	0	3,070
HDI Global SE	552	0	2,813	827	0	2,538	0	2,538	160	32	2,293	3,093	1,773	2,701	0	98	424	5	0	3,228	0	-690	0	-690
Highway	0	0	0	0	0	0	0	0	6,150	8,463	0	2,665	-418	-66	0	0	0	0	0	-66	0	66	0	66
Hiscox Insurance	4,396	0	8,153	5,202	0	7,347	0	7,347	3,524	3,209	4,930	4,759	5,390	5,534	0	2,036	1,409	-719	0	8,260	0	-913	386	-527
HSB Engineering	355	0	1,008	429	0	934	0	934	226	208	0	1,057	0	1,075	0	157	283	-14	0	1,501	0	-567	0	-567
Inter Partner	1,288	0	6,869	1,039	0	7,118	0	7,118	2,866	0	1,009	0	1,371	3,228	0	1,414	2,727	-379	0	6,990	0	128	0	128
IptiQ Non-Life	0	0	0	0	0	0	0	0	506	75	778	0	404	57	0	0	492	0	0	549	0	-549	-22	-571
Liberty Mutual	4,560	0	6,330	3,823	0	7,067	0	7,067	5,988	16,836	32,451	17,137	1,378	-24,784	0	753	3,603	-28	0	-20,456	-1,250	26,273	1,983	28,256
London General	1,865	0	8,582	1,156	0	9,291	0	9,291	2,062	819	973	765	615	1,650	0	3,614	465	448	2,718	8,895	0	396	183	579
MAPFRE	7,331	0	20,827	8,219	0	19,939	0	19,939	10,218	736	101	2,150	143	11,674	0	3,833	4,819	-1,616	0	18,710	1	1,230	20	1,250
Markel International	0	0	35	9	0	26	0	26	0	0	0	0	24	24	0	-70	89	20	0	63	0	-37	0	-37
RSAI Plc (Irish Branch)	1,948	0	3,899	2,577	0	3,270	0	3,270	1,487	1,044	114	1,306	-2,278	-643	0	148	48	74	0	-373	0	3,643	0	3,643
Travelers	12,561	0	32,250	14,342	0	30,469	0	30,469	31,654	97,030	51,112	89,016	46,525	19,053	0	5,469	11,122	-219	1,145	36,570	0	-6,101	579	-5,522
W.R. Berkley	1,513	0	6,882	846	0	7,549	0	7,549	1,945	3,485	6,881	3,881	8,140	3,600	0	1,802	1,468	377	0	7,247	-63	239	0	239
XL Insurance	700	0	1,970	910	0	1,760	936	2,696	194	485	1,073	429	1,666	731	0	812	404	-126	0	1,821	-212	663	46	709
TOTAL (b)	334,023	608	761,041	392,505	390	702,777	5,606	708,383	471,385	965,024	343,595	978,807	334,110	475,683	601	122,529	112,859	-6,261	2,225	707,636	-469	278	40,451	40,729
GRAND TOTAL	1,536,971	13,187	3,008,234	1,596,330	-18,395	2,980,457	311,521	3,291,978	2,799,173	4,650,070	1,038,808	4,495,259	996,979	2,602,533	621	408,464	573,712	-8,101	-6,796	3,570,433	5,845	-272,610	126,277	-146,333

TABLE 14 - ACCIDENT AND HEALTH IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
			Reported			Not Reported	Reported	Not Reported																
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Allianz Plc	2,659	0	4,276	2,594	0	4,341	0	4,341	4,802	1,385	2,547	1,806	2,690	5,366	0	470	570	-43	0	6,363	0	-2,022	90	-1,932
Amtrust International	0	0	0	0	0	0	0	0	0	0	2	0	1	-1	0	0	0	0	-1	0	1	0	1	
AXA	924	0	1,848	930	0	1,842	0	1,842	318	17	17	102	102	488	0	-59	226	0	0	655	0	1,187	7	1,194
BMS International	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
CBL Insurance Europe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	10	0	-10	10	-10
Decare	1,305	239	4,637	1,872	66	4,243	0	4,243	2,890	4	805	6	884	2,971	0	114	2,117	0	101	5,303	0	-1,060	0	-1,060
FBD	2,432	0	5,465	2,596	0	5,301	103	5,404	3,663	3,624	887	4,893	865	4,910	0	3	1,806	14	0	6,733	0	-1,329	157	-1,172
GD Insurance	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Irish Life Health	58,403	0	70,835	59,578	0	69,660	61,553	131,213	81,761	13,603	26,517	16,369	26,388	84,398	0	9,393	30,241	7	-9,221	114,818	0	16,395	46	16,441
Irish Public Bodies	181	33	1,104	233	42	1,043	12	1,055	917	642	776	499	1,288	1,286	0	29	173	0	0	1,488	0	-433	241	-192
RSA Insurance	2,629	0	1,924	2,501	0	2,052	619	2,671	2,959	2,397	1,929	1,918	397	948	0	708	1,897	68	0	3,621	0	-950	146	-804
SureStone Insurance dac	-6	0	38	-2	0	34	0	34	12	1	5	1	8	15	0	9	0	0	0	24	0	10	0	10
VHI Insurance	336,063	0	997,699	335,399	0	998,363	95,864	1,094,227	880,763	305,499	0	374,665	0	949,929	0	88,359	34,470	59	0	1,072,817	0	21,410	7,019	28,429
Zurich Insurance plc	214	0	508	243	0	479	147	626	294	151	19	206	27	357	0	153	153	72	0	735	0	-109	10	-99
TOTAL (a)	404,804	272	1,088,336	405,944	108	1,087,360	158,298	1,245,658	978,379	327,323	33,504	400,465	32,650	1,050,667	0	99,179	71,763	177	-9,120	1,212,666	0	32,992	7,726	40,718
Undertakings with their Head Offices in other EU Member States																								
ACE European	7,378	0	16,268	7,623	0	16,023	0	16,023	9,300	1,181	12,924	1,618	15,945	12,758	0	-700	1,579	-813	0	12,824	4,311	7,510	0	7,510
AIG Europe Limited	3,102	0	11,954	3,390	0	11,666	1	11,667	4,762	2,926	37	3,424	1,263	6,486	0	1,582	1,650	-36	0	9,682	0	1,985	537	2,522
Aviva Insurance Limited	2,032	0	3,986	2,219	0	3,799	0	3,799	4,500	1,984	479	2,400	711	5,148	0	765	412	-28	0	6,297	0	-2,498	261	-2,237
Chubb Insurance Europe	281	0	595	313	0	563	0	563	245	38	113	34	129	257	0	114	56	1	0	428	-5	130	25	155
Ecclesiastical	73	0	193	76	0	190	0	190	65	6	3	16	42	114	0	84	69	-23	0	244	0	-54	-1	-55
Financial Insurance	39	0	3,212	-181	168	3,264	-168	3,096	1,086	424	755	438	487	832	0	5,169	0	49	0	6,050	0	-2,954	0	-2,954
Inter Partner	451	0	2,506	388	0	2,569	0	2,569	1,038	0	353	0	512	1,197	0	528	979	-142	0	2,562	0	7	0	7
iptiQ Non-Life	0	0	0	0	0	0	0	0	506	75	778	0	404	57	0	0	492	0	0	549	0	-549	-22	-571
London General	659	0	5,133	340	0	5,452	0	5,452	1,042	375	412	499	321	1,075	0	2,150	287	197	1,535	5,244	0	208	161	369
RSAI Plc (Irish Branch)	27	0	43	27	0	43	0	43	6	2	3	10	-303	-292	0	2	2	1	0	-287	0	330	0	330
W.R. Berkley	146	0	140	52	0	234	0	234	49	43	241	31	171	-33	0	23	42	28	0	60	-5	169	0	169
TOTAL (b)	14,188	0	44,030	14,247	168	43,803	-167	43,636	22,599	7,054	16,098	8,470	19,682	27,599	0	9,717	5,568	-766	1,535	43,653	4,301	4,284	961	5,245
GRAND TOTAL	418,992	272	1,132,366	420,191	276	1,131,163	158,131	1,289,294	1,000,978	334,377	49,602	408,935	52,332	1,078,266	0	108,896	77,331	-589	-7,585	1,256,319	4,301	37,276	8,687	45,963

TABLE 15 - MOTOR VEHICLE IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
					Reported	Not Reported	Reported	Not Reported																
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Allianz Plc	59,764	0	160,195	75,314	0	144,645	2,443	147,088	85,579	164,924	82,969	201,032	123,541	162,259	0	118,19	22,984	-2,736	0	194,326	1	-47,237	4,685	-42,552
AXA	124,871	0	316,658	163,582	0	277,947	3,191	281,138	221,139	621,866	9,952	667,852	11,029	268,202	0	26,143	33,465	-2,833	0	324,977	0	-43,839	5,364	-38,475
Beech Hill	0	0	0	0	0	0	0	0	80	144	68	0	0	-132	0	0	0	0	0	-132	5	137	0	137
Catalina Insurance	0	0	0	0	0	0	0	0	140	980	0	752	0	-88	0	0	0	0	0	-88	0	88	0	88
Electric Insurance	0	0	0	0	0	0	0	0	0	0	1	0	0	-1	0	0	0	0	0	-1	0	1	0	1
Euro Insurances	1,287	0	452	219	0	1,520	0	1,520	5,441	8,334	6,177	7,734	6,298	4,962	0	1	0	180	0	5,143	0	-3,623	0	-3,623
FBD	79,627	0	156,557	78,611	0	157,573	2,922	160,495	123,583	309,327	7,398	394,044	7,626	208,528	0	1,220	52,108	399	0	262,255	0	-10,1760	8,962	-92,798
GD Insurance	0	0	2	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2
Irish Public Bodies	1,488	268	6,334	1,592	286	6,212	47	6,259	6,518	13,232	5,185	11,650	2,661	2,412	0	44	969	0	0	3,425	0	2,834	1,353	4,187
Liberty Insurance Ltd	63,780	0	38,996	31,681	-17,989	89,084	20,054	109,138	175,465	270,155	125,250	202,320	100,845	83,225	0	3,733	39,951	769	0	127,678	1,533	-17,007	601	-16,406
RSA Insurance	69,716	1,072	-111,393	68,830	0	-109,435	26,649	-82,786	133,539	359,832	53,142	171,927	10,854	-96,654	0	18,839	20,281	696	0	-56,838	0	-25,948	7,641	-18,307
UPS	0	0	21	0	0	21	0	21	0	0	17	0	16	-1	0	0	2	0	0	1	0	20	0	20
Zurich Insurance plc	22,969	0	48,183	22,291	0	48,861	14,083	62,944	57,002	93,071	63,955	92,964	62,223	55,163	0	9,183	15,450	568	0	80,364	0	-17,420	3,883	-13,537
TOTAL (a)	423,502	1,340	616,005	442,120	-17,703	616,430	69,389	685,819	808,486	1,841,865	354,114	1,750,275	325,093	687,875	0	70,982	185,210	-2,957	0	941,110	1,539	-253,752	32,489	-221,263
Undertakings with their Head Offices in other EU Member States																								
ACE European	0	0	0	0	0	0	0	0	0	-101	0	-102	0	-1	0	-119	1	0	0	-119	0	119	0	119
AIG Europe Limited	34,511	0	99,796	52,667	0	81,640	22	81,662	44,416	62,560	14,648	83,112	34,946	85,266	0	12,611	12,628	-2,665	0	107,840	0	-26,178	4,400	-21,778
Aviva Insurance Limited	84,411	0	199,347	108,926	0	174,832	1,375	176,207	137,045	335,321	40,036	327,982	37,480	127,150	0	28,186	15,598	-471	0	170,463	0	5,744	14,726	20,470
Chubb Insurance Europe	608	0	1,669	864	0	1,413	0	1,413	388	166	358	188	595	647	0	177	222	-28	0	1,018	-14	381	71	452
Ecclesiastical	0	0	0	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0
Highway	0	0	0	0	0	0	0	0	6,150	8,463	0	2,665	-418	-66	0	0	0	0	0	-66	0	66	0	66
RSA Plc (Irish Branch)	145	0	41	33	0	153	0	153	51	76	117	189	13	60	0	0	2	0	0	62	0	91	0	91
Travelers	2,838	0	6,194	3,130	0	5,902	0	5,902	9,555	19,326	10,393	14,848	7,584	2,268	0	586	2,735	-27	266	5,828	0	74	109	183
TOTAL (b)	122,513	0	307,047	165,620	0	263,940	1,397	265,337	197,605	425,811	65,554	428,882	80,202	215,324	0	41,441	31,186	-3,191	266	285,026	-14	-19,703	19,306	-397
GRAND TOTAL	546,015	1,340	923,052	607,740	-17,703	880,370	70,786	951,156	1,006,091	2,267,676	419,668	2,179,157	405,295	903,199	0	112,423	216,396	-6,148	266	1,226,136	1,525	-273,455	51,795	-221,660

TABLE 16 - MARINE, AVIATION AND TRANSIT IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Allianz Plc	3,876	0	8,356	3,552	0	8,680	206	8,886	2,972	5,989	3,124	5,887	1,174	920	0	1,139	2,121	-85	0	4,095	141	4,932	156	5,088
AXIS Specialty Europe	18	0	22	11	0	29	3	32	6	7	965	8	1,070	12	0	4	4	1	0	121	120	31	7	38
Carraig	0	0	264	0	0	264	0	264	0	0	0	0	0	0	0	0	5	0	0	5	0	259	0	259
FBD	97	0	152	92	0	157	2	159	47	28	0	7	0	26	0	2	48	0	0	76	0	83	0	83
GD Insurance	0	0	47	0	0	47	0	47	0	0	0	0	0	0	0	0	0	0	0	0	0	47	0	47
Irish Public Bodies	38	7	298	59	11	273	0	273	17	15	225	66	304	147	0	1	42	0	0	190	0	83	59	142
Navillus Insurance	0	0	2	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Noble Insurance	4	0	-1	0	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
Ornua Insurance dac	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	0	0	29	0	-29	10	-19
PartnerRe Ireland	18	0	19	8	0	29	0	29	11	3	20	4	17	9	0	-1	17	3	0	28	0	1	0	1
RSA Insurance	731	0	1,067	1,013	0	785	205	990	436	613	487	583	204	123	0	342	834	14	0	1,313	0	-323	55	-268
Zurich Insurance plc	130	0	325	127	0	328	93	421	61	94	-9	38	16	30	0	104	103	3	0	240	0	181	5	186
TOTAL (a)	4,912	7	10,551	4,863	11	10,596	509	11,105	3,550	6,749	4,812	6,593	2,785	1,367	0	1,591	3,203	-64	0	6,097	261	5,269	292	5,561
Undertakings with their Head Offices in other EU Member States																								
ACE European	30	0	-191	18	0	-179	0	-179	-29	0	-42	-18	-187	-192	37	4	-2	10	0	-143	-170	-206	0	-206
AIG Europe Limited	93	0	247	92	0	248	2	250	152	2	329	0	18	-161	0	30	28	-215	0	-318	0	568	11	579
Aviva Insurance Limited	404	0	807	390	0	821	0	821	636	279	189	438	681	1,287	0	155	125	5	0	1,572	0	-751	261	-490
Chubb Insurance Europe	148	0	484	147	0	485	0	485	96	18	8	27	23	120	0	121	93	-2	0	332	-4	149	21	170
Liberty Mutual	6	0	28	7	0	27	0	27	0	1	11	0	7	-5	0	4	17	0	0	16	-7	4	0	4
RSAI Plc (Irish Branch)	49	0	149	-137	0	335	0	335	1	-59	15	-59	-16	-30	0	18	10	-2	0	-4	0	339	0	339
TOTAL (b)	730	0	1,524	517	0	1,737	2	1,739	856	241	510	388	526	1,019	37	332	271	-204	0	1,455	-181	103	293	396
GRAND TOTAL	5,642	7	12,075	5,380	11	12,333	511	12,844	4,406	6,990	5,322	6,981	3,311	2,386	37	1,923	3,474	-268	0	7,552	80	5,372	585	5,957

TABLE 17 - FIRE AND OTHER DAMAGE TO PROPERTY IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
			Reported			Not Reported	Reported	Not Reported																
	Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																							
Acadia	4	0	12	8	0	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0	1	9	0	9
Allianz Plc	62,778	0	117,760	65,464	0	115,074	2,319	117,393	62,828	48,244	6,192	48,182	1,875	58,449	0	17,943	23,328	-690	0	99,030	175	18,538	1,541	20,079
Allied World Assurance Company	55	0	141	63	0	133	260	393	0	9	60	50	103	84	0	201	38	-39	0	284	-1	108	-5	103
Amtrust International	6	0	3	7	0	2	1	3	1	0	4	0	2	-1	0	0	0	0	0	-1	0	4	0	4
Arkema	0	0	8	0	0	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	8
AXA	26,257	0	50,632	27,225	0	49,664	158	49,822	21,891	4,598	5,371	4,446	5,219	21,587	0	7,694	6,188	-682	0	34,767	0	15,055	321	15,376
AXIS Specialty Europe	8	0	70	31	0	47	4	51	51	7	329	8	358	81	0	-8	6	-4	0	75	34	10	2	12
BMS International	82	0	549	274	0	357	0	357	0	0	0	0	0	0	0	0	56	0	0	56	9	310	1	311
Carraig	362	0	767	385	0	744	0	744	0	0	0	0	0	0	0	0	15	0	0	15	0	729	0	729
Catalina Insurance	0	0	0	0	0	0	0	0	0	31	0	16	0	-15	0	0	0	0	0	-15	0	15	0	15
CBL Insurance Europe	71	0	102	19	0	154	0	154	11	0	10	11	79	91	0	80	109	-24	0	256	0	-102	1	-101
FBD	48,668	0	82,105	48,398	0	82,375	13,452	95,827	39,362	28,510	3,794	25,939	7,778	40,775	0	1,651	38,443	295	0	81,164	0	14,663	1,667	16,330
GAI International	2	56	56	10	36	68	33	101	8	0	0	0	0	8	0	86	17	4	0	15	10	-4	1	-3
GD Insurance	0	0	41	0	0	41	0	41	0	0	0	0	0	0	0	0	0	0	0	0	0	41	0	41
Golden Arches	92	0	251	125	0	218	0	218	33	0	0	0	0	33	0	23	56	-2	0	110	10	118	0	118
Irish Public Bodies	4,122	742	10,348	3,880	699	10,633	6,503	17,136	3,871	5,032	1,272	5,138	1,789	4,494	0	636	3,434	0	0	8,564	0	8,572	4,734	13,306
Liberty Insurance Ltd	15,863	0	9,951	6,098	-1,378	21,094	3,587	24,681	15,753	12,443	16,412	7,833	9,077	3,808	0	3,038	10,275	246	0	17,367	98	7,412	41	7,453
Navillus Insurance	62	0	2	0	0	64	0	64	0	0	0	0	0	0	0	0	0	0	0	0	7	71	0	71
New Technology	0	0	0	0	0	0	26	26	0	0	0	0	0	0	0	0	25	0	0	25	1	2	2	4
Noble Insurance	12	0	4	-16	0	32	0	32	0	0	0	0	0	0	0	0	7	0	0	7	0	25	1	26
Ornua Insurance dac	13	0	7	4	0	16	0	16	0	0	7	0	7	0	0	0	21	0	0	21	0	-5	8	3
Pan Insurance	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
PartnerRe Ireland	4	0	-11	0	0	-7	0	-7	1	7	23	3	16	-10	0	-1	-4	0	0	-15	1	9	0	9
PI Indemnity	12	0	0	4	0	8	0	8	0	0	0	0	0	0	0	0	0	0	0	0	2	10	0	10
Red Disk	398	0	850	283	0	965	0	965	0	0	0	0	0	0	0	0	11	0	0	11	69	1,023	-65	958
RSA Insurance	69,648	0	48,100	60,561	0	57,187	17,355	74,542	64,232	64,950	5,158	37,133	4,357	35,614	0	32,903	30,285	768	0	99,570	0	-25,028	3,099	-21,929
SAGA	0	0	75	0	0	75	0	75	0	0	0	0	0	0	0	0	0	0	0	0	0	75	0	75
UPS	1	0	16	6	0	11	0	11	0	0	2	0	13	11	0	0	1	0	0	12	0	-1	0	-1
Vital Blue Insurance	0	0	85	42	0	43	0	43	0	0	0	0	0	0	0	0	0	0	0	0	0	43	0	43
Zurich Insurance plc	23,034	0	46,513	24,101	0	45,446	15,778	61,224	26,173	17,646	110	15,927	632	23,976	0	16,521	15,788	312	0	56,597	0	4,627	956	5,583
TOTAL (a)	251,554	798	368,438	236,972	-643	384,461	59,476	443,937	234,215	181,477	39,744	144,686	31,305	188,985	0	80,767	128,079	184	0	398,015	416	46,338	12,305	58,643
Undertakings with their Head Offices in other EU Member States																								
ACE European	2,625	0	-2,791	2,454	0	-2,620	0	-2,620	685	1,643	-1,300	1,448	-2,735	-945	541	426	-50	139	0	111	-1,596	-4,327	0	-4,327
AIG Europe Limited	9,644	0	22,660	12,399	0	19,905	489	20,394	15,726	3,736	572	9,464	-294	20,588	0	3,065	4,182	3	0	27,838	0	-7,444	1,010	-6,434
Aviva Insurance Limited	66,845	0	117,862	66,834	0	117,873	1,064	118,937	64,975	34,610	14,885	42,676	13,456	71,612	0	25,027	14,054	1,451	0	112,144	0	6,793	15,15	8,308
Chubb Insurance Europe	4,744	0	8,108	4,777	0	8,075	0	8,075	4,188	2,842	941	2,112	1,445	3,972	237	1,715	1,675	-3	0	7,596	-69	410	346	756
Ecclesiastical	1,714	0	3,749	1,881	0	3,582	0	3,582	1,008	819	143	997	221	1,264	0	-33	2,088	-17	0	3,302	0	280	-55	225
Ergo	0	0	184	81	0	103	0	103	31	0	0	0	0	31	0	68	0	0	0	99	0	4	0	4
HDI Global SE	41	0	498	1,672	0	-1,133	0	-1,133	-17	9	1,336	42	86	-1,234	0	55	161	-16	0	-1,034	0	-99	0	-99
Hiscox Insurance	943	0	3,085	1,016	0	3,012	0	3,012	1,133	1,042	498	691	606	890	0	1,343	208	-32	0	2,409	0	603	67	670
HSB Engineering	355	0	1,008	429	0	934	0	934	226	208	0	1,057	0	1,075	0	157	283	-14	0	1,501	0	-567	0	-567
Liberty Mutual	0	0	14	0	0	14	0	14	0	35	-88	20	-25	48	0	-5	9	-4	0	48	-30	-64	0	-64
London General	594	0	273	506	0	361	0	361	42	0	123	0	25	-56	0	163	8	67	155	337	0	24	22	46
RSAI Plc (Irish Branch)	1,482	0	2,791	2,412	0	1,861	0	1,861	1,418	853	86	1,033	792	2,304	0	209	112	-15	0	2,610	0	-749	0	-749
Travelers	4,669	0	11,939	5,395	0	11,213	0	11,213	6,851	1,676	1,218	1,277	596	5,830	0	2,376	4,262	-65	489	12,892	0	-1,679	56	-1,623
TOTAL (b)	93,656	0	169,380	99,856	0	163,180	1,553	164,733	96,276	47,473	18,414	60,817	14,173	105,379	778	34,566	26,992	1,494	644	169,853	-1,695	-6,815	2,961	-3,854
GRAND TOTAL	345,210	798	537,818	336,828	-643	547,641	61,029	608,670	330,491	228,950	58,158	205,503	45,478	294,364	778	115,333	155,071	1,678	644	567,868	-1,279	39,523	15,266	54,789

TABLE 18 - LIABILITY IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
	Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																							
Allianz Plc	27,890	0	69,604	29,859	0	67,635	411	68,046	42,389	292,229	89,830	311,233	86,890	58,453	0	8,357	9,892	-505	0	76,87	0	-8,151	5,549	-2,602
Allied World Assurance Company	8	0	59	31	0	36	68	104	0	10	173	5	171	-7	0	27	50	41	0	111	-1	-8	-6	-14
Amtrust International	674	0	958	316	0	1,316	406	1,722	474	1,088	852	1,987	974	1,495	0	301	19	23	0	1,838	0	-116	-53	-169
AXA	1,760	0	3,299	1,806	0	3,253	66	3,319	1,017	3,051	2,543	4,338	2,023	1,784	0	422	192	-13	0	2,385	0	934	81	1,015
AXIS Specialty Europe	0	0	-2	0	0	-2	0	-2	0	0	134	0	150	16	0	0	0	0	0	16	-68	-86	-1	-87
BMS International	0	0	12	0	0	12	0	12	458	422	269	647	333	747	0	0	18	0	0	765	78	-575	0	-575
Canterbury	75	0	829	345	0	559	0	559	0	0	0	0	0	0	0	179	0	0	0	179	0	380	0	380
Carraig	23	0	59	21	0	61	0	61	0	0	0	0	0	0	0	1	0	0	0	1	0	60	0	60
CBL Insurance Europe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	109	0	0	0	109	0	-109	0	-109
CODEVE	0	0	135	0	0	135	0	135	733	4,437	0	5,515	0	1,811	0	0	11	0	0	1,822	0	-1,687	1	-1,686
Coromin	5	0	11	5	0	11	0	11	175	65	0	59	0	169	0	0	0	0	0	169	8	-150	0	-150
DCC Group Insurances	0	0	170	24	0	146	0	146	0	0	0	0	146	146	0	0	5	0	0	151	0	-5	0	-5
Electric Insurance	0	0	103	25	0	78	0	78	17	17	84	9	61	-14	0	0	21	0	0	7	0	71	0	71
FBD	32,898	0	68,447	33,643	0	67,702	1,324	69,026	52,375	225,884	17,749	260,824	27,988	97,554	0	2,458	22,737	174	0	122,923	0	-53,897	6,124	-47,773
GD Insurance	0	0	7	0	0	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	7
Golden Arches	154	0	303	150	0	307	0	307	255	1,518	211	2,004	211	741	0	21	271	1	99	1,133	214	-612	-1	-613
Irish Public Bodies	8,101	1,458	72,982	8,505	1,530	72,506	702	73,208	58,063	308,151	63,845	328,932	62,148	77,147	0	912	10,829	0	0	88,888	0	-15,680	15,123	-557
Ironshore Europe	7	0	19	0	0	26	33	59	0	0	40	0	47	7	0	0	0	30	0	37	5	27	0	27
Liberty Insurance Ltd	11,285	0	-1,134	3,641	-8,846	15,356	4,360	19,716	65,877	167,906	45,404	134,733	42,232	29,532	0	6,318	6,399	-1,729	0	40,520	982	-19,822	333	-19,489
Lifeguard	0	0	171	0	0	171	31	202	82	4,584	0	5,484	0	982	0	0	40	0	0	1,022	1,012	192	-234	-42
Navillus Insurance	2	0	8	3	0	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	7
Noble Insurance	190	0	38	0	0	228	0	228	181	850	1,245	622	970	-322	0	0	5	0	0	-317	265	810	3	813
Ornua Insurance dac	300	0	424	253	0	471	0	471	0	0	1,100	15	750	-335	0	0	43	0	0	-292	0	763	16	779
PartnerRe Ireland	87	0	755	275	0	567	0	567	73	0	15	351	389	798	0	0	334	2	0	1,134	-15	-582	8	-574
Pharma	0	0	6,493	0	0	6,493	0	6,493	0	0	691	0	3,425	2,734	0	0	67	0	0	2,801	79	3,771	28	3,799
PI Indemnity	805	0	0	1,043	0	-238	0	-238	831	0	0	0	0	831	0	0	0	0	0	831	113	-956	0	-956
Pine	0	0	92	0	0	92	0	92	0	0	716	0	878	162	0	0	45	0	0	207	220	105	2	107
RSA Insurance	11,760	89	-105,241	12,261	0	-105,653	3,084	-102,569	40,128	194,882	603	39,809	13,254	-102,294	0	3,903	8,496	806	0	-89,089	0	-13,480	1,984	-11,496
Seamair	7	0	20	8	0	19	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	19
SureStone Insurance dac	1,029	0	1,807	1,038	0	1,798	0	1,798	1,024	3,894	2,927	3,843	548	-1,406	0	19	0	36	0	-1,351	1,038	4,187	0	4,187
Tara Insurance	0	0	149	111	0	38	0	38	0	0	0	0	254	254	0	0	0	0	0	254	0	-216	0	-216
TCS Insurance	0	0	0	0	0	0	0	0	0	0	3	0	0	-3	0	0	0	0	0	-3	0	3	0	3
UPS	0	0	90	1	0	89	0	89	19	65	67	37	101	25	0	0	10	0	0	35	0	54	0	54
Vital Blue Insurance	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Western Captive	0	0	0	0	0	0	0	0	137	549	62	402	61	-11	0	0	60	0	0	49	0	-49	14	-35
Xeron	0	0	0	0	0	0	0	0	0	193	282	103	437	65	0	0	8	0	0	73	65	-8	7	-1
Zurich Insurance plc	12,703	0	26,819	12,874	42	26,606	6,184	32,790	28,658	104,052	24,319	100,067	20,150	20,504	0	7,962	7,772	679	0	36,917	0	-4,127	3,180	-947
TOTAL (a)	109,763	1,547	147,587	106,238	-7,274	159,933	16,669	176,602	292,966	1,313,847	253,164	1,201,019	264,591	191,565	0	30,700	67,613	-455	99	289,522	3,995	-108,925	32,158	-76,767
Undertakings with their Head Offices in other EU Member States																								
ACE European	1,634	0	1,497	1,005	0	2,126	0	2,126	535	-5,970	3,654	-1,365	1,467	2,953	0	694	-620	-75	0	2,952	-1,278	-2,104	0	-2,104
AIG Europe Limited	30,668	0	78,079	37,114	0	71,633	470	72,103	20,996	48,606	43,948	64,081	63,732	56,255	0	9,030	8,821	-731	0	73,375	0	-1,272	3,538	2,266
Aviva Insurance Limited	22,785	0	46,193	23,559	0	45,419	1,299	46,718	67,985	288,664	53,154	260,346	46,806	33,319	0	7,829	6,529	-167	0	47,510	0	-792	9,593	8,801
Bestpark International	0	0	0	0	0	0	0	0	87	112	0	0	0	-25	0	0	0	0	0	-25	0	25	0	25
Chubb Insurance Europe	7,228	0	14,019	7,964	0	13,283	0	13,283	9,688	23,018	30,854	24,626	30,063	10,505	0	1,763	2,899	-181	0	14,986	-120	-1,823	598	-1,225
Ecclesiastical	1,185	0	2,838	1,294	0	2,729	0	2,729	3,904	13,056	10,823	12,045	11,926	3,996	0	377	983	-26	0	5,330	0	-2,601	-238	-2,839
HDI Global SE	431	0	2,315	-882	0	3,628	0	3,628	177	23	957	3,051	1,687	3,935	0	46	263	22	0	4,266	0	-638	0	-638
Hiscox Insurance	3,155	0	4,591	3,835	0	3,911	0	3,911	2,287	2,034	4,243	4,020	4,557	4,587	0	1,151	929	-818	0	5,849	0	-1,938	298	-1,640
Liberty Mutual	4,554	0	6,288	3,816	0	7,026	0	7,026	5,988	16,800	32,528	17,117	1,396	-24,827	0	754	3,577	-24	0	-20,520	-1,213	26,333	1,983	28,316
Market International	0	0	35	9	0	26	0	26	0	0	0	0	24	24	0	-70	89	20	0	63	0	-37	0	-37
RSA Plc (Irish Branch)	245	0	875	242	0	878	0	878	11	172	-107	133	-2,764	-2,685	0	-81	-78	90	0	-2,754	0	3,632	0	3,632
Travelers	5,054	0	14,117	5,817	0	13,354	0	13,354	15,248	76,028	39,501	72,891	38,345	10,955	0	2,507	4,125	-127	390	17,850	0	-4,496	414	-4,082
W.R. Berkley	961	0	3,628	722	0	3,867	0	3,867	1,580	3,160	4,819	3,239	5,536	2,376	0	855	756	169	0	4,156	-43	-332	0	-332
XL Insurance	700	0	1,970	910	0	1,760	936	2,696	194	485	1,073	429	1,666	731	0	812	404	-126	0	1,821	-212	663	46	709
TOTAL (b)	78,600	0	176,445	85,405	0	169,640	2,705	172,345	128,680	466,188	225,447	460,613	204,441	102,099	0	25,667	28,677	-1,974	390	154,859	-2,866	14,620	16,232	30,852
GRAND TOTAL	188,363	1,547	324,032	191,643	-7,274	329,573	19,374	348,947	421,646	1,780,035	478,611	1,661,632	469,032	293,664	0	56,367	96,290	-2,429	489	444,381	1,129	-94,305	48,390	-45,915

TABLE 19 - CREDIT AND SURETYSHIP IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Allianz Plc	227	0	179	12	0	294	34	328	1,049	7,269	7,603	6,520	5,024	-2,279	0	19	455	-24	0	-1,829	1	2,58	177	2,335
AXIS Specialty Europe	330	0	96	12	0	314	27	341	0	0	16	0	174	18	0	19	47	37	0	121	56	276	2	278
CBL Insurance Europe	208	0	367	396	0	179	0	179	0	0	26	0	82	56	0	134	110	-49	0	251	0	-72	2	-70
FBD	-82	0	40	-88	0	46	27	73	84	3	0	0	0	81	0	1	39	0	0	121	0	-48	0	-48
Irish Permanent Property Co Ltd	860	8,481	0	259	6,591	2,491	0	2,491	1,599	3,228	0	2,045	0	416	0	0	126	0	0	542	0	1,949	12	1,961
Ironshore Europe	0	0	0	0	0	0	58	58	0	0	16	0	14	-2	0	0	0	782	0	780	2	-720	0	-720
Ornua Insurance dac	5	0	79	47	0	37	0	37	0	0	10	0	10	0	0	0	12	0	0	12	0	25	4	29
Pharma	0	0	677	0	0	677	0	677	0	0	0	0	0	0	20	0	7	0	0	27	0	650	3	653
Western Captive	34	0	61	18	0	77	0	77	0	0	62	0	61	-1	0	0	59	0	0	58	0	19	13	32
Zurich Insurance plc	6	0	15	3	0	18	4	22	0	0	0	0	0	0	0	4	6	2	0	12	0	10	0	10
TOTAL (a)	1,588	8,481	1,514	859	6,591	4,133	150	4,283	2,732	10,500	7,873	8,565	5,365	-1,711	20	177	861	748	0	95	59	4,247	213	4,460
Undertakings with their Head Offices in other EU Member States																								
ACE European	0	0	547	561	0	-14	0	-14	97	0	0	0	536	633	0	103	6	-27	0	715	617	-112	0	-112
AIG Europe Limited	0	0	-1	0	0	-1	53	52	0	0	101	0	41	-60	0	0	0	0	0	-60	0	112	0	112
Atradius Credit	116	0	1,349	90	0	1,375	32	1,407	388	648	0	471	0	211	0	688	0	18	-964	-47	8	1,462	0	1,462
Aviva Insurance Limited	242	0	630	674	0	198	0	198	1,492	2,887	77	2,011	64	603	0	62	78	23	0	766	0	-568	261	-307
COFACE	1,080	21	1,634	1,083	66	1,586	0	1,586	866	798	1,408	358	1,570	588	0	237	488	0	45	1,358	0	228	0	228
Ecclesiastical	4	0	10	4	0	10	0	10	0	0	0	0	0	0	0	1	3	0	0	4	0	6	0	6
Euler Hermes Ireland	0	0	4,118	0	0	4,118	21	4,139	724	1,176	2,629	1,246	2,047	212	0	692	2,691	17	0	3,612	0	527	0	527
HCC International	4,928	0	8,136	6,294	0	6,770	0	6,770	117	5,324	753	4,871	657	-432	0	1,064	3,087	122	0	3,841	141	3,070	0	3,070
Hiscox Insurance	298	0	477	351	0	424	0	424	104	133	189	48	227	57	0	-458	272	131	0	2	0	422	21	443
TOTAL (b)	6,668	21	16,900	9,057	66	14,466	106	14,572	3,788	10,966	5,157	9,005	5,142	1,812	0	2,389	6,625	284	-919	10,191	766	5,147	282	5,429
GRAND TOTAL	8,256	8,502	18,414	9,916	6,657	18,599	256	18,855	6,520	21,466	13,030	17,570	10,507	101	20	2,566	7,486	1,032	-919	10,286	825	9,394	495	9,889

TABLE 20 - OTHER CLASSES (16, 17 & 18) IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Allianz Plc	2,089	0	4,347	2,273	0	4,163	17	4,280	1,346	934	32	1,823	-326	1,877	0	630	964	-4	0	3,467	1	814	45	859
Amtrust International	43	0	27	56	0	14	11	25	6	0	9	0	2	-1	0	5	1	-2	0	3	0	22	-1	21
AXA	0	0	0	0	0	0	0	0	0	0	26	0	0	-26	0	0	0	0	0	-26	0	26	0	26
CBL Insurance Europe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	110	0	0	110	0	-110	23	-87
GAI International	2	0	17	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GD Insurance	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Irish Public Bodies	744	134	1,805	693	125	1,865	25	1,890	116	401	1,172	564	688	-205	0	9	276	0	0	80	0	1,810	385	2,195
Noble Insurance	2	0	15	0	0	17	0	17	0	0	0	0	0	0	0	0	2	0	0	2	0	15	0	15
Pharma	0	0	219	0	0	219	0	219	0	0	41	0	219	178	0	0	2	0	0	180	4	43	1	44
PI Indemnity	5	0	12	6	0	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	1	12	0	12
RSA Insurance	2,331	0	2,131	2,404	0	2,058	535	2,593	3,008	1,431	698	1,825	438	3,142	0	697	1,413	137	0	5,389	0	-2,796	142	-2,654
UPS	0	0	1	0	0	1	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1
White Horse	393	0	604	233	0	764	0	764	529	312	0	183	0	400	0	7	32	0	0	439	38	363	12	375
Zurich Insurance plc	1216	0	2,547	1,145	0	2,618	736	3,354	316	207	23	454	58	598	0	713	838	407	0	2,556	0	798	36	834
TOTAL (a)	6,825	134	11,726	6,829	125	11,731	1,424	13,155	5,321	3,285	2,002	4,849	1,080	5,963	0	2,061	3,638	538	0	12,200	44	999	643	1,642
Undertakings with their Head Offices in other EU Member States																								
ACE European	2,335	0	1,229	2,256	0	1,308	0	1,308	595	113	1,881	363	1,205	169	-238	684	-1,180	-61	0	-626	-671	1,263	0	1,263
AMT Mortgage Insurance	1,151	0	0	681	0	470	0	470	3,283	1,798	3,950	3,425	1,629	2,589	0	0	1,443	10	0	4,042	-18	-3,590	48	-3,542
Chubb Insurance Europe	893	0	1,522	885	0	1,530	0	1,530	967	164	2,876	49	2,983	959	24	139	352	2	0	1,476	-12	42	61	103
DAS Legal	2,111	41	5,811	2,921	0	5,042	8	5,050	1,479	2,714	0	3,068	0	1,833	0	1,540	1,881	-428	-96	4,730	0	320	0	320
Ecclesiastical	59	0	117	58	0	118	0	118	35	52	23	31	16	7	0	-17	133	7	0	130	0	-12	-3	-15
Financial Insurance	396	546	4,864	253	156	5,397	2	5,399	1,325	931	636	639	364	761	0	-940	3,420	71	-622	2,690	-65	2,644	264	2,908
HDI-Gerling	80	0	0	37	0	43	0	43	0	0	0	0	0	0	0	-3	0	-1	0	-4	0	47	0	47
Inter Partner	837	0	4,363	651	0	4,549	0	4,549	1,828	0	656	0	859	2,031	0	886	1,748	-237	0	4,428	0	121	0	121
London General	612	0	3,176	310	0	3,478	0	3,478	978	444	438	266	269	631	0	1,301	170	184	1,028	3,314	0	164	0	164
MAPFRE	6,111	0	15,465	6,665	0	14,911	0	14,911	7,742	400	76	1,840	113	9,219	0	3,789	3,173	-1,235	0	14,946	0	-35	5	-30
W.R. Berkley	406	0	3,114	72	0	3,448	0	3,448	316	282	1,821	611	2,433	1,257	0	924	670	180	0	3,031	-15	402	0	402
TOTAL (b)	14,991	587	39,661	14,789	156	40,294	10	40,304	18,548	6,898	12,357	10,292	9,871	19,456	-214	8,303	11,810	-1,508	310	38,157	-781	1,366	375	1,741
GRAND TOTAL	21,816	721	51,387	21,618	281	52,025	1,434	53,459	23,869	10,183	14,359	15,141	10,951	25,419	-214	10,364	15,448	-970	310	50,357	-737	2,365	1,018	3,383

TABLE 21 - TREATY REINSURANCE IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland																								
Zurich Insurance plc	0	0	3,036	0	0	3,036	0	3,036	2,139	0	0	0	0	2,139	0	478	486	-11	0	3,092	0	-56	0	-56
TOTAL (a)	0	0	3,036	0	0	3,036	0	3,036	2,139	0	0	0	0	2,139	0	478	486	-11	0	3,092	0	-56	0	-56
Undertakings with their Head Offices in other E.U. Member States																								
AIG Europe Limited	1,457	0	593	1,415	0	635	0	635	533	57	33	30	42	515	0	41	55	-9	0	602	0	33	26	59
DAS Legal	0	0	91	45	0	46	0	46	23	0	0	0	0	23	0	25	29	-6	-1	70	0	-24	0	-24
Europ Assistance	0	0	8	0	0	8	0	8	1	0	0	0	1	2	0	4	0	0	0	6	0	2	0	2
MAPFRE	1,220	0	5,362	1,554	0	5,028	0	5,028	2,476	336	25	310	30	2,455	0	44	1,646	-381	0	3,764	1	1,265	15	1,280
TOTAL (b)	2,677	0	6,054	3,014	0	5,717	0	5,717	3,033	393	58	340	73	2,995	0	114	1,730	-396	-1	4,442	1	1,276	41	1,317
GRAND TOTAL	2,677	0	9,090	3,014	0	8,753	0	8,753	5,172	393	58	340	73	5,134	0	592	2,216	-407	-1	7,534	1	1,220	41	1,261

TABLE 22 - TOTAL (BY CLASS) IRISH RISK INSURANCE BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

CLASS OF BUSINESS	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
	GROSS																							
Undertakings with their Head Offices or Branch Offices in Ireland																								
Accident & Health	675,230	272	1,792,808	677,368	276	1,790,666	70,519	1,861,185	1,666,543	705,936	101,275	616,134	98,703	1574,169	0	114,233	73,668	21	-7,585	1,754,506	-1,706	104,973	8,687	113,660
Motor Vehicle	585,032	1,340	1,358,961	679,892	286	1,265,155	18,722	1,283,877	1,102,949	2,465,905	451,795	2,578,012	529,513	1,292,774	0	114,201	217,318	-6,385	266	1,618,174	1,770	-332,527	51,795	-280,732
Marine, Aviation & Transit	6,410	7	16,204	6,139	11	16,471	12	16,483	6,115	8,809	12,959	8,571	8,073	991	0	1,947	3,496	-281	0	6,153	647	10,977	585	11,562
Fire and Other Damage to Property	402,942	798	843,797	407,267	735	839,535	6,940	846,475	415,269	281,759	81,073	248,740	79,059	380,236	139	119,560	156,131	1,847	644	658,557	546	188,464	15,266	203,730
Liability	231,907	1,547	585,854	238,021	1,572	579,715	5,716	585,431	489,580	2,178,822	735,980	2,192,637	626,585	394,000	0	66,302	97,750	-2,810	489	555,731	17,009	46,709	48,390	95,099
Credit & Suretyship	15,511	8,502	30,925	19,252	6,657	29,029	55	29,084	14,196	42,102	23,565	32,040	20,744	1,313	20	3,846	7,630	281	-919	12,171	590	17,503	495	17,998
Other Classes (16, 17 & 18)	24,805	721	70,173	25,648	281	69,770	39	69,809	26,112	12,873	15,347	18,081	14,094	30,067	-5	14,100	16,647	-1,287	310	59,832	469	10,446	1018	11,464
Treaty Reinsurance Accepted	2,677	0	9,089	3,014	0	8,752	0	8,752	5,172	393	58	340	72	5,133	0	594	2,216	-406	-1	7,536	1	1,217	41	1,258
TOTAL	1,944,514	13,187	4,707,811	2,056,601	9,818	4,599,093	102,003	4,701,096	3,725,936	5,696,599	1,422,052	5,694,555	1,376,843	3,678,683	154	434,783	574,856	-9,020	-6,796	4,672,660	19,326	47,762	126,277	174,039
NET																								
Undertakings with their Head Offices or Branch Offices in Ireland																								
Accident & Health	418,992	272	1,132,366	420,191	276	1,131,163	158,131	1,289,294	1,000,978	334,377	49,602	408,935	52,332	1,078,266	0	108,896	77,331	-589	-7,585	1,256,319	4,301	37,276	8,687	45,963
Motor Vehicle	546,015	1,340	923,052	607,740	-17,703	880,370	70,786	951,156	1,006,091	2,267,676	419,668	2,179,157	405,295	903,199	0	112,423	216,396	-6,148	266	1,226,136	1,525	-273,455	51,795	-221,660
Marine, Aviation & Transit	5,642	7	12,075	5,380	11	12,333	511	12,844	4,406	6,990	5,322	6,981	3,311	2,386	37	1,923	3,474	-268	0	7,552	80	5,372	585	5,957
Fire and Other Damage to Property	345,210	798	537,818	336,828	-643	547,641	61,029	608,670	330,491	228,950	58,158	205,503	45,478	294,364	778	115,333	155,071	1,678	644	567,868	-1,279	39,523	15,266	54,789
Liability	188,363	1,547	324,032	191,643	-7,274	329,573	19,374	348,947	421,646	1,780,035	478,611	1,661,632	469,032	293,664	0	56,367	96,290	-2,429	489	444,381	1,129	-94,305	48,390	-45,915
Credit & Suretyship	8,256	8,502	18,414	9,916	6,657	18,599	256	18,855	6,520	21,466	13,030	17,570	10,507	101	20	2,566	7,486	1,032	-919	10,286	825	9,394	495	9,889
Other Classes (16, 17 & 18)	21816	721	51,387	21,613	281	52,025	1,434	53,459	23,869	10,183	14,359	15,141	10,951	25,419	-214	10,364	15,448	-970	310	50,357	-737	2,365	1018	3,383
Treaty Reinsurance Accepted	2,677	0	9,090	3,014	0	8,753	0	8,753	5,172	393	58	340	73	5,134	0	592	2,216	-407	-1	7,534	1	1,220	41	1,261
TOTAL	1,536,971	13,187	3,008,234	1,596,330	-18,395	2,980,457	311,521	3,291,978	2,799,173	4,650,070	1,038,808	4,495,259	996,979	2,602,533	621	408,464	573,712	-8,101	-6,796	3,570,433	5,845	-272,610	126,277	-146,333

**TABLE 23 - REINSURANCE OF IRISH RISK
INSURANCE BUSINESS 2015 (€000)**

**SUMMARY OF RETURNS IN RESPECT OF THE YEAR 2015
SUBMITTED BY UNDERTAKINGS PURSUANT TO SECTION 98 OF
THE INSURANCE ACT 1936 AND THE EUROPEAN COMMUNITIES
(NON-LIFE INSURANCE ACCOUNTS) REGULATIONS, 1995.**

CLASS OF BUSINESS	Reinsurance Cessions	
	Premiums	Claims
(1) Undertakings with their Head Offices in Ireland		
Accident & Health	649,081	496,806
Motor Vehicle	419,130	375,906
Marine, Aviation & Transit	3,549	1,016
Fire and Other Damage to Property	251,533	84,595
Liability	207,019	181,429
Credit & Suretyship	3,449	293
Other Classes(16, 17 & 18)	9,862	1,703
Treaty Reinsurance Accepted	0	0
TOTAL (a)	1,543,623	1,141,748
(2) Undertakings with their Head Offices in Other E.U. Member States		
Accident & Health	11,361	-903
Motor Vehicle	16,779	13,669
Marine, Aviation & Transit	580	-2,411
Fire and Other Damage to Property	54,446	1,277
Liability	54,803	-81,093
Credit & Suretyship	9,062	919
Other Classes(16, 17 & 18)	8,924	2,945
Treaty Reinsurance Accepted	-1	-1
TOTAL (b)	155,954	-65,598
GRAND TOTAL	1,699,577	1,076,150

TABLE 24 - MARINE AVIATION AND TRANSIT IRISH RISK BUSINESS - 3 YEAR BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Fund	Premium Income	Other Income	Total	Claims Paid	Management Expenses	Other Expenditure	Foreign Exchange Loss	Closing Fund	Profit & Loss Transferred to P/L A/c	Total	Investment Income to U/W A/C
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland												
TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
Undertakings with their Head Offices in other EU Member States												
TOTAL (b)	0	0	0	0	0	0	0	0	0	0	0	0
Undertakings with their Head Offices outside the EU.												
TOTAL (c)	0	0	0	0	0	0	0	0	0	0	0	0

Note: No 3 Year Business was written during 2015. All business is included in Table 16

TABLE 25 - MARINE AVIATION AND TRANSIT FOREIGN RISK BUSINESS - 3 YEAR BUSINESS - NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	Opening Fund	Premium Income	Other Income	Total	Claims Paid	Management Expenses	Other Expenditure	Foreign Exchange Loss	Closing Fund	Profit & Loss Transferred to P/L A/c	Total	Investment Income to U/W A/C
Undertakings with their Head Offices in Ireland - Solvency supervised in Ireland												
TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
Undertakings with their Head Offices in other EU Member States												
TOTAL (b)	0	0	0	0	0	0	0	0	0	0	0	0
Undertakings with their Head Offices outside the EU.												
TOTAL (c)	0	0	0	0	0	0	0	0	0	0	0	0

Note: No 3 Year Business was written during 2015. All business is included in Table 26

TABLE 27 - TOTAL (BY CLASS) FOREIGN RISK INSURANCE BUSINESS - UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

CLASS OF BUSINESS	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
GROSS																								
Undertakings with their Head Offices or Branch Offices in Ireland																								
Accident & Health	525,115	0	956,993	551,792	0	930,316	67	930,383	479,064	57,887	129,142	62,974	141,452	496,461	0	290,226	94,133	-47,886	12	832,946	12,853	110,290	6,725	117,015
Motor Vehicle	129,594	0	435,493	123,258	7	441,822	14,452	456,274	465,834	436,324	410,177	476,764	284,972	381,069	0	32,836	-9,065	-2,848	2,384	404,376	15,279	67,177	25,406	92,583
Marine, Aviation & Transit	21,009	0	146,703	27,504	0	140,208	758	140,966	107,586	143,621	49,552	138,851	43,274	96,538	-2	14,858	3,994	-1,520	-1,926	111,942	8,858	37,882	644	38,526
Fire and Other Damage to Property	325,511	8,126	923,892	309,170	10,358	938,001	4,771	942,772	402,226	545,969	259,589	466,244	338,715	401,627	13	66,516	29,164	4,004	-3,575	497,749	41,157	486,180	5,555	491,735
Liability	273,126	6,196	814,519	321,871	7,364	764,606	19,356	783,962	278,179	1,459,354	1,483,296	1,478,672	1,770,364	584,565	0	84,740	19,679	-3,888	6,313	691,409	182,838	275,391	15,654	291,045
Credit & Suretyship	140,478	113	69,414	140,447	111	69,447	38	69,485	64,111	25,628	50,640	20,796	54,868	63,507	772	5,588	7,480	860	-884	77,323	15,320	7,482	148	7,630
Other Classes (16, 17 & 18)	349,174	146	514,665	471,739	325	391,921	6,262	398,183	217,889	64,001	171,167	70,994	184,240	237,955	-6	179,754	33,444	-34,541	2,779	419,385	19,061	-2,141	2,498	357
Treaty Reinsurance Accepted	112,356	277	405,156	139,071	0	378,718	-4	378,714	212,810	46,718	69,094	40,804	98,066	235,868	0	86,444	10,052	-996	103	331,471	7,836	55,079	547	55,626
TOTAL	1,876,363	14,858	4,266,835	2,084,852	18,165	4,055,039	45,700	4,100,739	2,227,699	2,779,502	2,622,657	2,756,099	2,915,951	2,497,590	777	760,962	188,881	-86,815	5,206	3,366,601	303,202	1,037,340	57,177	1,094,517
NET																								
Undertakings with their Head Offices or Branch Offices in Ireland																								
Accident & Health	400,348	0	900,208	475,960	0	824,596	4,313	828,909	439,652	49,857	115,349	55,781	126,730	456,957	0	288,436	93,853	-64,815	12	774,443	12,405	66,871	6,740	73,611
Motor Vehicle	102,404	0	317,891	105,151	7	315,137	36,091	351,228	401,013	317,347	344,242	310,734	206,629	256,787	0	32,836	-9,067	-2,848	2,372	280,080	15,097	86,245	25,406	111,651
Marine, Aviation & Transit	6,333	0	82,586	7,666	0	81,253	5,130	86,383	59,608	80,676	22,923	74,809	21,949	52,767	-51	10,817	1,787	-386	-514	64,420	3,818	25,781	644	26,425
Fire and Other Damage to Property	177,504	7,433	419,152	162,389	9,575	432,125	31,113	463,238	199,628	217,069	131,357	200,826	157,383	209,411	-220	46,809	33,584	1,492	-1,499	289,577	17,769	191,430	5,313	196,743
Liability	93,060	3,652	292,733	126,139	4,556	258,750	59,876	318,626	39,467	654,477	619,730	749,013	712,948	227,221	0	24,063	19,501	3,819	6,327	280,931	45,195	82,890	15,881	98,771
Credit & Suretyship	29,017	113	21,160	29,445	111	20,734	5,929	26,663	12,430	11,293	28,233	17,993	24,947	15,844	772	2,683	4,550	1,305	-1,105	24,049	3,969	6,583	148	6,731
Other Classes (16, 17 & 18)	150,751	146	360,409	274,146	325	236,835	15,579	252,414	95,856	40,613	84,734	48,577	107,515	126,601	-192	171,077	27,870	-60,361	2,846	267,841	14,507	-920	2,498	1,578
Treaty Reinsurance Accepted	106,756	277	351,910	128,187	0	330,756	10,140	340,896	202,969	38,088	52,006	32,289	58,605	203,769	0	77,784	10,036	-1,018	103	290,674	5,910	56,132	547	56,679
TOTAL	1,066,173	11,621	2,746,049	1,309,083	14,574	2,500,186	168,171	2,668,357	1,450,623	1,409,420	1,398,574	1,490,022	1,416,706	1,549,357	309	654,505	182,114	-122,812	8,542	2,272,015	118,670	515,012	57,177	572,189

TABLE 28 - PARTICULARS OF NON-LIFE INSURANCE BUSINESS WRITTEN BY BRANCHES LOCATED OUTSIDE IRELAND. NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

ALL CLASSES EXCLUDING MARINE AVIATION AND TRANSIT 3 YEAR BUSINESS

NAME OF UNDERTAKING	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
TOTAL	2,096,090	4,788	3,637,617	2,020,134	3,370	3,714,991	1,680,441	5,395,432	2,863,556	5,442,708	2,603,045	5,677,900	2,695,843	3,191,546	0	1,361,637	1,499,255	7,049	1,324	6,060,811	306,089	-359,290	234,325	-124,965

Note: No 3 Year Marine, Aviation and Transit Business was written during 2015.

TABLE 28 (a) - TOTAL (BY CLASS) INSURANCE BUSINESS WRITTEN BY BRANCHES LOCATED OUTSIDE IRELAND - GROSS AND NET UNDERWRITING REVENUE ACCOUNTS FOR THE YEAR 2015 (€000)

CLASS OF BUSINESS	Opening Provision		Premium Income	Closing Provision		Earned Premium Income	Other Income	Total Income	Claims Paid	Claims Outstanding				Cost Of Claims Incurred	Movement In Equalisation Reserve	Commission	Management Expenses	Movement in Deferred Acquisition Costs	Other Expenditure	Total Expenditure	Foreign Exchange Gain / Loss	Underwriting Profit / Loss	Investment Income Attrib. to U/W A/C	Result on Technical Account
	UPR	URR		UPR	URR					Opening Provision		Closing Provision												
										Reported	Not Reported	Reported	Not Reported											
GROSS																								
Undertakings with their Head Offices in Ireland																								
Accident & Health	298,021	6,760	547,172	299,229	3,087	549,637	5,605	555,242	250,428	364,920	64,399	390,949	58,297	270,355	0	160,174	86,760	-14,575	-114	502,600	6,228	58,870	5,822	64,692
Motor Vehicle	992,660	0	2,484,790	966,706	0	2,510,744	22,469	2,533,213	191,783	2,672,757	352,194	2,814,143	350,026	2,051,001	0	287,547	425,354	4,365	0	2,768,267	90,638	-144,416	49,959	-94,457
Marine, Aviation & Transit	246,283	0	509,772	256,159	108	499,788	677	500,465	250,786	309,253	152,762	425,720	163,547	378,038	0	74,657	80,852	519	450	534,516	51,484	17,433	6,110	23,543
Fire and Other Damage to Property	1,596,883	320	3,084,824	1,613,169	336	3,068,522	18,417	3,086,939	1,691,824	1,601,803	272,412	2,065,732	402,812	2,286,153	0	460,608	499,574	4,070	1,797	3,252,202	104,743	-60,520	32,393	-28,127
Liability	101,635	0	2,310,639	1,024,032	0	2,299,242	12,507	2,311,749	1,698,464	5,572,086	4,497,606	5,728,583	4,727,936	2,085,291	0	286,017	364,399	-3,144	2,625	2,735,188	364,403	-59,036	124,602	65,566
Credit & Suretyship	98,271	0	227,433	131,750	0	193,954	-88	193,866	129,641	298,453	147,998	425,204	134,638	243,032	0	32,179	35,658	-3,387	-120	307,362	11,352	-102,144	7,552	-94,592
Other Classes (16, 17 & 18)	319,239	101	379,272	308,872	1,328	388,412	2,924	391,336	308,143	191,242	247,801	242,523	273,865	188,782	0	104,168	39,685	-3,225	-598	328,812	24,768	87,292	4,925	92,217
Treaty Reinsurance Accepted	44,695	0	290,730	48,529	0	286,896	222	287,118	167,553	261,399	60,235	317,295	61,960	225,174	0	69,977	12,359	623	225	308,358	4,519	-16,721	2,962	-13,759
TOTAL	4,608,687	7,181	9,834,632	4,648,446	4,859	9,797,195	62,733	9,859,928	6,211,916	11,271,913	5,795,407	12,410,149	6,173,081	7,727,826	0	1,475,327	1,544,641	-14,754	4,265	10,737,305	658,135	-219,242	234,325	15,083
NET																								
Undertakings with their Head Offices in Ireland																								
Accident & Health	166,083	4,367	247,531	158,624	1,992	257,365	98,950	356,315	121,036	226,503	31,728	234,813	29,056	126,674	0	145,972	79,698	-9,025	-114	343,205	1,772	14,882	5,822	20,704
Motor Vehicle	521,785	0	1,203,050	511,316	0	1,213,519	429,486	1,643,005	1,051,255	1,566,107	223,402	1,592,783	223,201	1,077,730	0	287,547	425,354	-2,032	0	1,788,599	55,459	-90,135	49,959	-40,176
Marine, Aviation & Transit	108,708	0	153,076	107,469	108	154,207	63,997	218,204	79,337	86,299	65,727	135,244	58,722	121,277	0	55,235	72,782	-1,390	155	248,059	18,841	-11,014	6,110	-4,904
Fire and Other Damage to Property	677,974	320	1,040,751	648,356	336	1,070,353	503,066	1,573,419	685,944	582,323	80,085	691,763	124,538	839,837	0	445,090	487,767	8,353	1,148	1,782,195	40,403	-168,373	32,393	-135,980
Liability	429,975	0	685,606	420,734	0	694,847	432,568	1,127,415	753,104	2,610,281	2,044,009	2,562,954	2,084,273	746,041	0	263,066	346,069	3,943	2,536	1,361,655	182,736	-51,504	124,602	73,098
Credit & Suretyship	34,473	0	105,701	43,943	0	96,320	27,579	123,810	52,817	201,458	70,756	280,597	62,611	123,865	0	31,953	35,656	-3,469	-119	187,886	5,834	-58,242	7,552	-50,690
Other Classes (16, 17 & 18)	11,066	101	90,735	114,648	934	116,320	63,947	180,267	52,815	68,849	76,498	67,442	90,821	65,731	0	63,024	39,676	-2,507	-2,507	174,275	4,228	10,220	4,925	15,145
Treaty Reinsurance Accepted	16,026	0	111,167	15,044	0	112,149	60,848	172,997	67,194	100,888	10,840	112,304	22,621	90,391	0	69,750	12,253	2,318	225	174,937	-3,184	-5,124	2,962	-2,162
TOTAL	2,096,090	4,788	3,637,617	2,020,134	3,370	3,714,991	1,680,441	5,395,432	2,863,556	5,442,708	2,603,045	5,677,900	2,695,843	3,191,546	0	1,361,637	1,499,255	7,049	1,324	6,060,811	306,089	-359,290	234,325	-124,965

TABLE 29 - PROFIT AND LOSS ACCOUNTS FOR NON-LIFE INSURANCE BUSINESS FOR THE YEAR 2015 (€'000)
(continued)

NAME OF UNDERTAKING	Underwriting Profit / Loss Transferred from Underwriting Accounts	Investment Income	Profit / Loss on sale of Investments	Extraordinary Expenditure	Transfer to Reserve Funds	Taxation	Expenses not Charged to Other Accounts, Other Payments etc.	Dividends to Shareholders (Less Income Tax)	Profits Retained in the Year
Nautilus Insurance	-1,430	280	0	0	0	88	0	0	-1,238
Navillus Insurance	3,652	75	0	0	0	458	0	0	3,269
New Technology	206	39	0	0	0	35	0	7,436	-7,226
Newell	830	26	0	0	-4,878	105	16	0	5,613
Noble Insurance	5,020	91	0	0	0	552	603	0	3,956
Nokatus	741	9	0	0	-22,000	94	0	0	22,656
ORKLA	367	141	0	0	-5,698	0	34	0	6,172
Ornu Insurance dac	93	155	0	0	0	0	15	0	233
Overseas NEIL	-5,067	637	0	0	0	0	38	0	-4,468
Pan Insurance	2,160	13	0	0	0	337	24	0	1,812
PartnerRe Ireland	-2,488	490	-1,218	0	0	-592	38	0	-2,662
Petroswede	-257	29	0	0	-1,663	-29	4	0	1,460
Pharma	23,358	292	0	0	0	376	21	0	23,253
Philip Morris International	19,422	142	0	0	0	2,408	0	13,337	3,819
PI Indemnity	-5,081	200	0	0	-22,169	0	278	0	17,010
Pine	205	-1,879	0	0	0	-166	33	0	-1,541
Probus	-2,808	426	-6	0	0	-257	58	0	-2,189
Quinn Insurance	89,209	30,434	-531	0	0	1,900	0	0	117,212
Red Disk	7,049	-1,219	0	0	0	677	0	0	5,153
RSA Insurance	-51,144	28,081	-9,915	0	0	3,413	2,604	0	-38,995
RSIF	450	732	27	0	0	141	74	0	994
SAGA	5,334	86	0	0	0	677	0	0	4,743
SASOL	20,360	1,264	0	0	0	2,189	3,820	0	15,615
Seamair	8,051	154	0	0	-7,319	1,020	31	0	14,473
Standard Trane	0	7	0	0	-2,691	2	98	0	2,598
SureStone Insurance dac	-432	821	0	0	0	0	527	0	-138
Tara Insurance	-8,082	0	0	0	0	0	0	0	-8,082
TCS Insurance	-46	51	0	0	-15,547	22	0	15,614	-84
UPS	3,149	0	0	0	0	419	0	0	2,730
VHI Insurance	21,410	21,773	-14,755	0	0	3,392	4,671	0	20,365
Vishay	-2,647	60	0	0	0	-338	18	0	-2,267
Vital Blue Insurance	-435	68	0	0	0	-46	0	0	-321
Volkswagen	1,850	72	0	0	0	245	15	0	1,662
W.T.C.D.	-219	11	0	0	0	0	0	0	-208
Wagram Insurance	-629	253	0	0	0	-50	18	0	-344
Western Captive	-30	27	0	0	0	0	0	0	-3
White Horse	6,427	540	0	0	-26,444	483	317	59,134	-26,523
Xeron	-32	103	0	0	-562	14	0	0	619
YARA	3,537	0	0	0	-15,200	336	856	0	17,545
Zurich Insurance plc	-353,738	303,786	-81,774	0	-6,179	43,637	209,981	319,800	-698,965
TOTAL	-159,081	572,565	-115,805	22,881	-367,565	88,784	257,403	518,442	-222,266

TABLE 30 - BALANCE SHEETS FOR NON-LIFE INSURANCE BUSINESS FOR THE YEAR 2015 (€000)

NAME OF UNDERTAKING	LIABILITIES							ASSETS								
	Capital Issued	Subordinated Loan Capital Reserves	Reserve Funds P&L Account	Technical Reserves			Other Liabilities and Provisions	Total Liabilities	Government Securities	Stocks, Shares and Debentures	Property - Land, Fixtures, Fittings and Other Assets	Accounts Outstanding and Sundry Debtors	Cash on Deposit and in Current Account and in Hand	Other Assets	Shares in and Debts Due From Dependent Company	Total Assets
				UPR and URR	Outstanding Claims	Equalisation Reserves										
Undertakings with their Head Offices in Ireland																
Acadia	777	219	16,674	1,544	939	0	3,395	23,518	0	0	0	12,965	4,680	5,873	0	23,518
ACE Bermuda International	889	82,905	52,870	15,851	22,998	0	18,190	193,703	40,036	69,137	0	73,844	4,967	5,719	0	193,703
Advent Insurance Limited	635	3,247	7,426	6,887	12,648	0	1,253	32,096	9,185	543	0	3,675	16,284	2,409	0	32,096
Aetna Health	635	40,605	1,698	39,693	24,879	0	7,594	115,104	38,434	22,045	0	28,074	15,112	11,439	0	115,104
Allianz Plc	31,250	10,911	322,201	225,035	962,420	0	77,412	1,629,229	648,663	617,709	7,071	209,603	40,549	105,634	0	1,629,229
Allied World Assurance Company	8,804	247,829	122,047	8,293	47,759	0	69,411	504,143	87,981	0	8,501	376,649	9,461	2,155	0	504,143
Alford Limited	10,502	5,194	47,544	7,892	12,810	0	1,358	85,300	0	0	0	35,982	47,283	2,035	0	85,300
Amtrust International	1,664	35,125	147,652	40,565	53,164	0	12,553	399,723	80,644	147,708	40	75,447	24,112	67,140	4,632	399,723
Arch Mortgage Insurance Limited	65,000	2,301	4,778	258	8	12	1,860	74,217	72,859	0	11	369	462	516	0	74,217
Arkema	8,500	0	22,025	0	3,216	0	131	33,872	0	0	0	23,571	10,301	0	0	33,872
A X A	42,079	70,779	173,155	274,549	925,111	0	84,494	1,570,167	622,852	559,612	22,423	117,996	32,509	214,775	0	1,570,167
A XIS Specialty Europe	7,700	194,169	43,654	66,310	181,069	6,128	216,843	715,873	266,381	123,971	15,060	201,936	15,950	92,575	0	715,873
Baltimore	1,655	0	5,142	0	1,125	0	648	8,570	0	0	0	1,102	7,444	24	0	8,570
Barclays Insurance	3,488	303	49,905	1,443	20,086	0	25,916	101,141	0	0	10	2,014	83,582	15,535	0	101,141
Baxendale	3,104	66	2,999	358	843	0	707	8,077	0	0	0	1,183	6,693	201	0	8,077
Beech Hill	635	29,815	-20,489	-688	215	0	1,276	10,764	0	0	0	20	10,744	0	0	10,764
BMS International	834	1,251	8,009	371	1,369	0	60	11,894	0	0	0	0	11,780	114	0	11,894
CACI Non-Life	73,191	0	37,131	305,528	103,250	0	10,134	620,434	57,045	221,387	148	35,450	17,642	278,296	10,466	620,434
Canterbury	1,309	84,440	27,953	5,624	43,083	0	3,356	165,765	63,300	0	0	29,620	31,403	41,442	0	165,765
Carraig	1,000	0	341,802	27,110	510,627	0	22,286	902,825	0	0	0	215,111	590,853	96,861	0	902,825
Carrefour	8,500	0	4,034	0	2,436	0	1,537	16,507	0	0	0	0	16,384	123	0	16,507
Catalina Insurance	823	140,337	40,173	557	251,645	0	23,078	456,613	38,060	244,557	35	29,364	58,390	44,044	42,163	456,613
CBL Insurance Europe	908	2,861	3,340	986	2,453	0	1,448	11,996	0	0	1	554	10,668	773	0	11,996
CNP Santander Insurance Europe	53,000	10,900	6,124	366,686	18,106	0	20,750	475,566	47,301	100,892	0	19,270	46,155	261,948	0	475,566
CODEVE	3,000	0	19,733	0	31,870	0	418	55,021	0	0	0	568	43,102	11,351	0	55,021
Coromin	853	0	14,627	1,826	9,352	0	125	26,783	0	0	0	216	26,471	96	0	26,783
DCC Group Insurances	635	4,365	6	1,331	1,176	0	288	7,801	0	0	0	169	7,508	124	0	7,801
Decare	635	4,265	1,007	1,938	890	0	554	9,289	0	0	0	1,894	4,803	2,592	0	9,289
Delphi Insurance	3,492	0	2,642	0	28	0	138	6,300	0	0	0	2,216	4,070	14	0	6,300
Deutsche Post Insurance	660	0	6,987	0	0	0	219	7,866	0	0	0	1,620	6,246	0	0	7,866
Electric Insurance	1,000	0	7,420	0	2,233	0	265	10,918	3,189	4,055	0	718	1,303	1,653	0	10,918
ENI Insurance	100,000	0	401,713	70,130	268,514	0	99,565	939,922	281,843	14	0	292,060	332,647	33,358	0	939,922
Equinox CA	1,000	5,000	3,576	3,546	12,043	0	-5	25,160	0	0	0	0	25,160	0	0	25,160
Esprit	1,019	3,397	29,009	3,361	11,044	0	897	48,727	0	0	0	17,047	31,671	9	0	48,727
Euro Insurances	679	10,805	80,100	51,081	174,352	0	41,889	358,906	0	0	596	0	287,579	70,731	0	358,906
European Insurance Risk Excess	5,057	26,556	15,341	0	0	0	43	46,997	0	0	0	0	46,977	20	0	46,997
FBD	74,822	68,267	81,491	163,252	729,964	0	36,350	1,154,146	101,279	457,061	86,603	45,230	398,137	65,836	0	1,154,146
FDI	811	10,825	7,090	513	0	1,701	33	20,973	0	0	0	0	20,730	243	0	20,973
GAI International	635	715	3,947	16,887	122	0	7,803	30,109	0	0	19	1,407	18,268	10,415	0	30,109
Gasrule Insurance Limited	20,000	0	202	3,135	9,155	0	1,580	34,072	0	0	0	18,813	14,517	742	0	34,072
GD Insurance	702	0	44,135	249	14,786	0	1,886	61,758	0	0	0	16,498	45,000	260	0	61,758
Golden Arches	1,643	0	38,002	20,367	45,603	0	5,162	110,777	0	0	0	5,054	100,326	5,397	0	110,777
Greenval	10,000	10,000	7,251	860	45,578	0	6,660	80,349	19,490	18,509	836	7,424	16,944	17,083	63	80,349
Hitachi Capital	7,636	0	1,274	0	305	0	246	9,461	0	0	0	0	9,409	52	0	9,461
Inveralmond Insurance Ltd	3,144	1,567	699	74	0	0	59	5,543	0	0	0	0	5,529	14	0	5,543
Irish Life Health	9	8,941	51,717	59,578	42,757	0	233,469	396,471	0	0	153	161,676	161,362	73,280	0	396,471
Irish Permanent Property Co Ltd	635	9,300	180	6,850	2,045	61	1,648	20,719	15,721	0	0	0	4,997	1	0	20,719
Irish Public Bodies	0	0	788,515	18,709	417,730	0	22,589	1,247,543	631,262	353,628	44,548	37,478	138,471	42,156	0	1,247,543
Ironshore Europe	1,831	87,513	8,804	24,211	33,062	0	155,585	311,006	36,955	83,390	205	148,496	14,037	27,923	0	311,006
KPN	635	0	65,511	0	7,839	0	237	74,222	0	0	0	42,096	32,126	0	0	74,222
Liberty Insurance Ltd	2,270	274,730	-61,045	24,094	530,534	0	134,446	905,029	390,965	346,743	22,744	75,074	9,147	60,356	0	905,029
Lifeguard	1,311	41,726	11,336	0	24,131	0	20,500	99,004	79,373	0	0	0	18,140	1,491	0	99,004
Martins Insurance	1,481	0	10,925	0	3,309	0	81	15,796	10,858	2,715	0	869	1,233	121	0	15,796
MBDA	3,500	0	2,470	607	70	123	74	6,844	0	0	0	32	6,779	33	0	6,844
Medical	87,000	5,000	-55,081	1,308	178,886	0	34,395	251,508	0	0	19	9,919	163,675	77,895	0	251,508
MetLife Europe Insurance Ltd	2,048	33,488	1,459	9,372	3,586	0	44,437	94,390	4,155	15,208	0	15,273	14,684	7,674	0	94,390
Miripro	5,361	39,618	86,428	-15	116,590	0	167	248,149	0	0	64	97,648	134,513	15,924	0	248,149
National Grid	860	13,481	21,967	0	15,825	0	7,023	59,156	18,423	0	0	8,006	2,277	30,450	0	59,156
Nautilus Indemnity (Ireland)	882	17,685	-367	0	0	0	5,511	23,711	0	0	0	0	23,711	0	0	23,711

TABLE 30 - BALANCE SHEETS FOR NON-LIFE INSURANCE BUSINESS FOR THE YEAR 2015 (€'000) (continued)

NAME OF UNDERTAKING	LIABILITIES							ASSETS								
	Capital Issued	Subordinated Loan Capital Reserves	Reserve Funds P&L Account	Technical Reserves			Other Liabilities and Provisions	Total Liabilities	Government Securities	Stocks, Shares and Debentures	Property - Land, Fixtures, Fittings and Other Assets	Accounts Outstanding and Sundry Debtors	Cash on Deposit and in Current Account and in Hand	Other Assets	Shares in and Debts Due From Dependent Company	Total Assets
				UPR and URR	Outstanding Claims	Equalisation Reserves										
Nautilus Insurance	8,094	2,000	2,834	0	0	0	263	13,191	0	0	0	0	13,187	4	0	13,191
Navillus Insurance	1,135	6,675	31,953	1,994	2,866	0	1,234	45,857	0	0	0	3,111	42,342	404	0	45,857
New Technology	1,446	0	9,291	44	1	0	760	11,542	0	0	0	166	8,926	2,450	0	11,542
Newell	1,334	0	9,127	0	955	0	60	11,476	0	0	0	4,513	6,958	5	0	11,476
Noble Insurance	6,213	0	11,933	-1,252	10,039	0	2,972	29,905	0	0	0	0	29,383	522	0	29,905
Nokatus	3,000	0	107,582	66	1,490	0	4,689	116,827	0	0	0	10,1874	14,910	43	0	116,827
ORKLA	10,841	0	-3,432	1,623	2,593	0	3,609	15,234	0	0	0	4,868	9,973	393	0	15,234
Ornua Insurance dac	635	2,365	8,185	810	3,349	0	67	15,411	0	0	0	8,095	7,316	0	0	15,411
Overseas NEIL	8,698	59,001	-641	2,122	9,470	0	2,284	80,934	68,460	0	36	227	10,662	1,549	0	80,934
Pan Insurance	1,000	29,000	6,992	1,471	20,421	0	11,872	70,756	0	0	0	11,722	58,128	906	0	70,756
PartnerRe Ireland	2,249	62,405	-15,706	16,574	49,417	0	60,705	175,644	80,534	16,263	311	47,118	13,356	18,057	5	175,644
Petroswede	933	0	4,788	23	908	0	103	6,755	0	0	0	0	6,710	45	0	6,755
Pharma	62,985	13,261	53,640	0	52,877	1,065	595	184,423	0	0	0	106,321	77,962	140	0	184,423
Philip Morris International	12,228	10,023	25,070	6,720	11,642	0	1,634	67,317	0	0	0	36,617	30,312	388	0	67,317
PI Indemnity	4,913	0	24,518	949	2,438	0	381	33,199	0	0	0	12,148	20,912	139	0	33,199
Pine	1,615	8,694	10,635	0	8,375	0	60	29,379	27,549	0	0	0	1,220	610	0	29,379
Probus	6,866	0	38,027	106	22,239	0	4,432	71,670	277	0	0	32,811	38,026	556	0	71,670
Quinn Insurance	2,1875	345	-1,116,365	0	0	0	1,150,209	56,064	0	2,610	3	3,650	39,099	1,963	8,739	56,064
Red Disk	863	3,778	47,622	5,355	56,573	0	189	114,380	0	47,316	0	160	66,482	422	0	114,380
RSA Insurance	48,811	574,945	-395,784	170,373	315,444	0	409,427	1,123,216	493,521	381,438	4,763	63,466	15,059	93,186	71,783	1,123,216
RSIF	784	3,224	18,695	148	3,707	0	1,071	27,629	12,404	11,535	0	0	3,666	24	0	27,629
SAGA	14,379	0	18,071	0	20,029	0	1,524	54,003	0	0	0	28,270	24,366	1,367	0	54,003
SASOL	639	14,337	78,556	5	16,719	0	136	110,392	0	5	0	0	65,129	45,258	0	110,392
Seamair	694	0	29,549	7,565	6,307	0	91	44,206	0	0	0	10	43,433	763	0	44,206
Standard Trane	1,218	0	2,302	0	0	0	32	3,552	0	0	0	0	3,552	0	0	3,552
SureStone Insurance dac	650	9,733	28,289	3,639	11,039	0	2,236	55,586	0	0	0	36,715	16,918	1,953	0	55,586
Tara Insurance	5,000	61,412	-5,601	14,894	30,900	0	2,537	109,142	0	0	0	56,415	52,171	556	0	109,142
TCS Insurance	5,614	0	8,657	0	2,286	0	226	16,783	4,892	0	0	30	11,755	106	0	16,783
UPS	3,000	4,250	10,103	761	5,824	0	244	24,182	0	0	0	1,231	22,951	0	0	24,182
VHI Insurance	5,000	90,000	489,567	335,399	374,665	0	586,849	1,881,480	395,612	360,022	22,977	692,570	377,388	32,911	0	1,881,480
Vishay	4,750	0	8,336	1,635	5,345	0	-243	19,823	0	0	0	57	19,630	136	0	19,823
Vital Blue Insurance	14,878	34,266	-1,243	2,306	4,638	0	205	55,050	0	0	0	27,675	26,947	428	0	55,050
Volkswagen	5,113	8,116	23,917	383	21,435	0	609	59,573	0	0	155	22,497	36,695	226	0	59,573
W.T.C.D.	792	0	4,945	0	0	0	445	6,182	0	0	0	2,160	3,920	102	0	6,182
Wagram Insurance	1,000	15,000	27,836	1,021	50,481	0	22,815	118,153	0	0	0	4,282	98,886	14,985	0	118,153
Western Captive	635	4,900	-1,181	18	524	0	48	4,944	0	0	0	0	4,944	0	0	4,944
White Horse	758	0	19,100	5,632	6,065	0	5,065	36,620	0	0	160	15,831	19,774	286	569	36,620
Xeron	698	0	4,120	0	2,026	0	59	6,903	0	0	0	0	6,870	33	0	6,903
YARA	1,000	0	58,132	17	14,173	0	7,002	80,324	0	0	0	1,123	77,765	1,436	0	80,324
Zurich Insurance plc	8,158	3,364,948	-1,013,788	1,776,351	8,066,884	0	2,943,197	15,145,750	4,456,481	5,373,086	993,177	2,621,241	625,898	998,548	77,319	15,145,750
TOTAL	952,622	6,023,179	1,835,549	4,234,764	15,149,856	9,090	6,899,920	35,104,980	9,243,380	9,581,159	1,230,669	6,448,274	5,338,538	3,047,221	215,739	35,104,980

**TABLE 31 - ASSETS/LIABILITIES - SUMMARY IN RESPECT OF BUSINESS IN IRELAND FOR THE YEAR 2015
(€000)**

NAME OF UNDERTAKING	LIABILITIES				ASSETS					
	Unearned Premium Reserve	Additional Unexpired Risk Reserve	Outstanding Claims	Other Liabilities and Provisions	Total	Investments	Fixed Assets	Current Assets	Other Assets	Total
Undertakings with their Head Offices in Switzerland										
	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0

There are currently no branches in Ireland of undertakings with their head office in Switzerland.

TABLE 32 - ALL SYNDICATES AT LLOYD'S ESTABLISHMENT - SUMMARY IN RESPECT OF BUSINESS IN IRELAND FOR THE YEAR 2015 (€000)

	Accident and Sickness	Motor	Fire and Other Damage to Property	Aviation, Marine and Transport	Liability	Miscellaneous Pecuniary Loss	Total
Gross Written Premium	643	46,154	16,249	242	21,383	212	84,883
Claims Paid	331	12,565	5,114	256	2,860	0	21,126
Commission	186	8,641	4,127	75	5,310	64	18,403
Claims Outstanding	501	82,570	18,236	7,076	46,148	1	154,532

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