

Dutch Market 2006

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VERBOND VAN VERZEKERAARS





Netherlands

- 16 mio inhabitants
- 41.500 square km (appr. 0,43 % of the USA)
- 40 % of country below sealevel
- High Economic Growth (2006: 3 %)
- Labour force:
 - 64 % services
 - 29 % manufacturing
 - 4 % agriculture



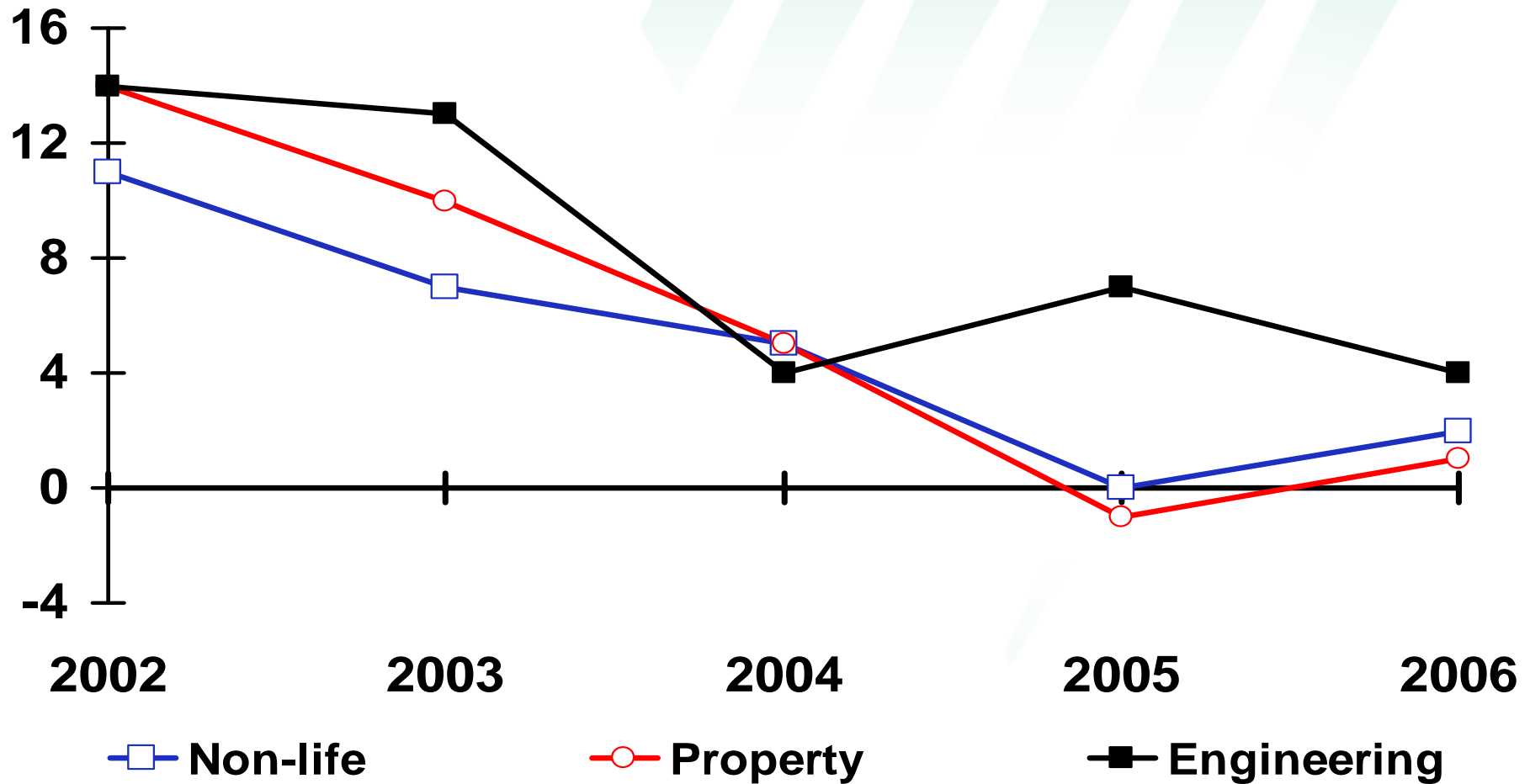
Insurance sector

- Premium income non-life 23.500 mio (6.25 % EU)
- Premium income CAR/MB etc. 245 mio
- Appr. 50 % co-insurance
- Non-life insurance companies 913
- In total 52.500 employees in insurance-sector
- Increased competition on premium and conditions
- Lack of skilled personel



Declining growth for technical branches

% compared to last year

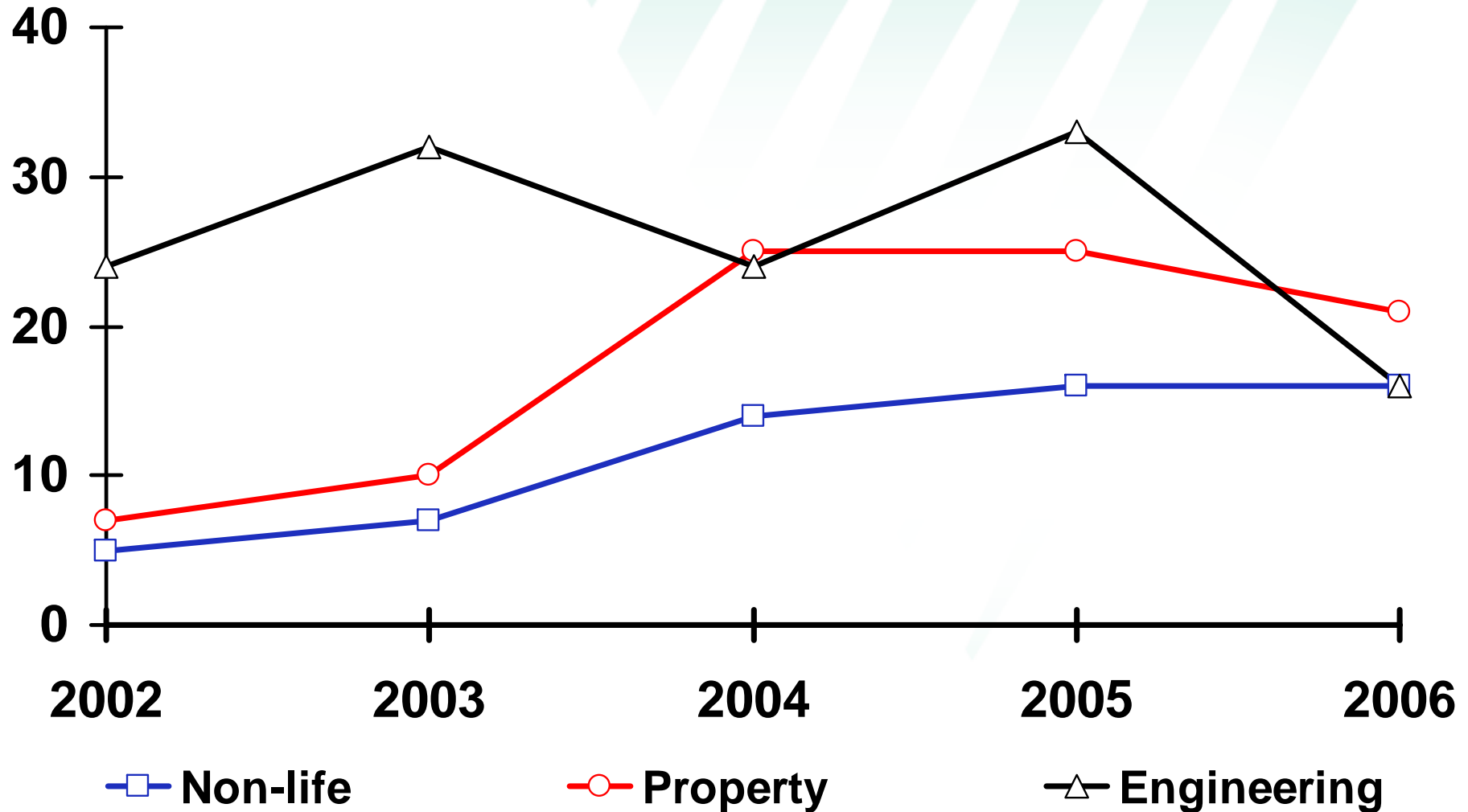




Lower technical results, even compared to property

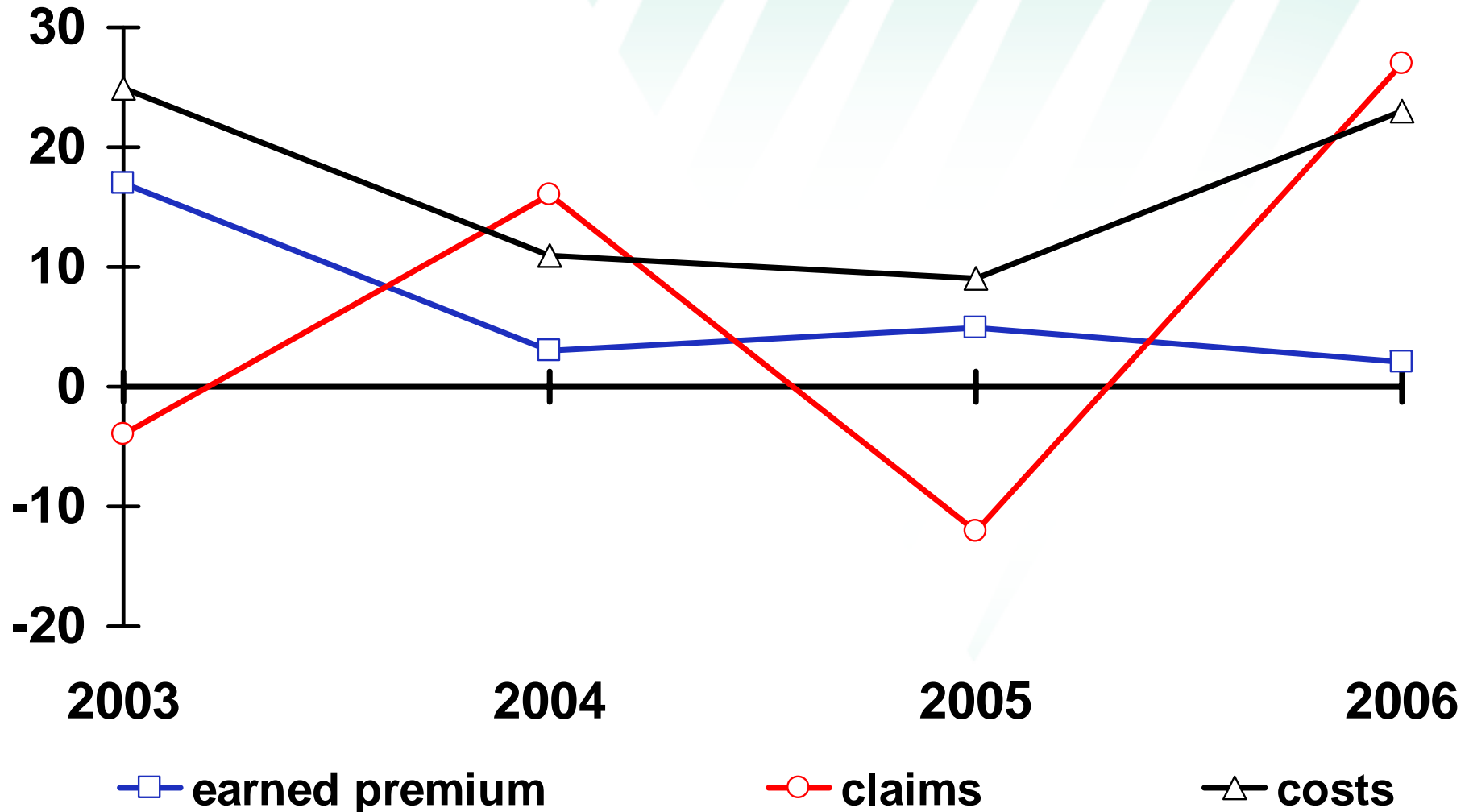
% earned premium

GRP incl. interest



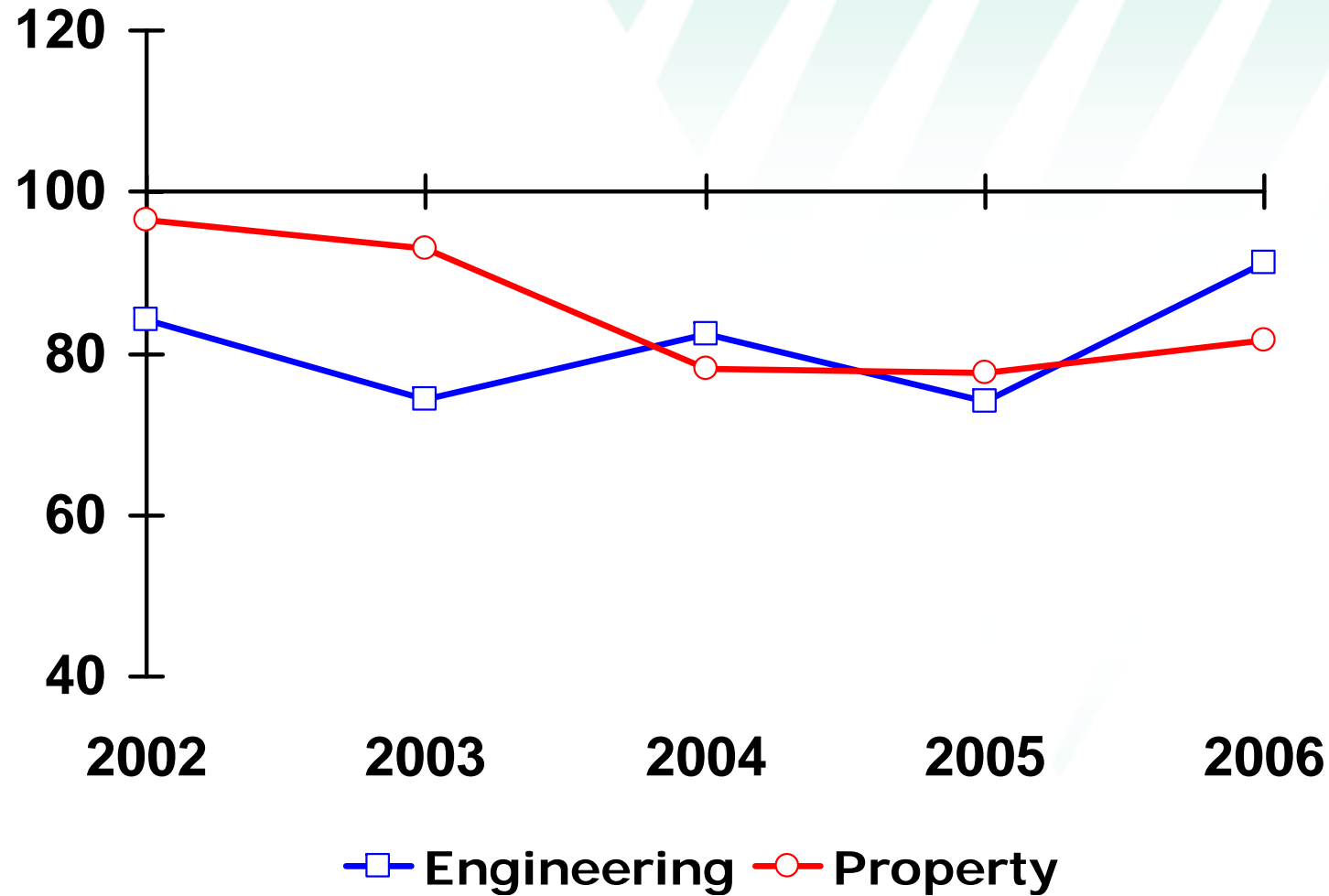
Changes in premium, claims, costs for technical branches

% compared to last year



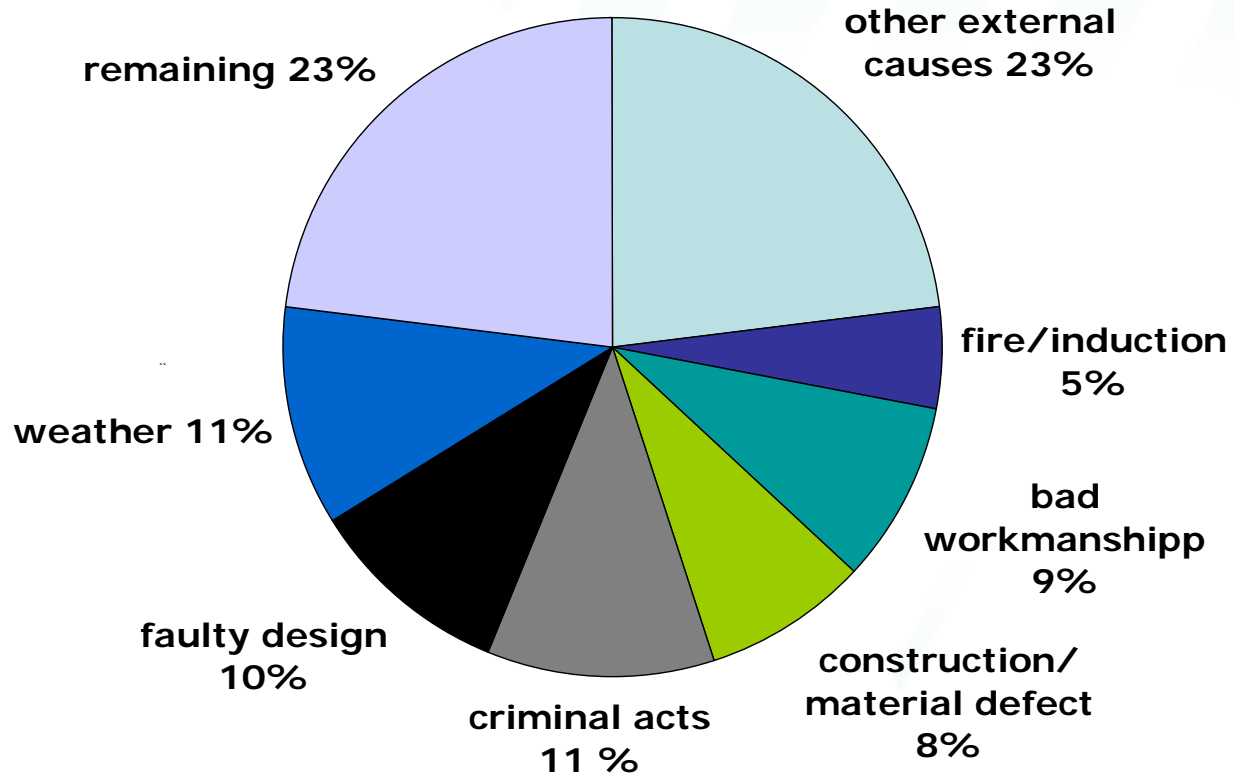


Increased combined ratio Engineering



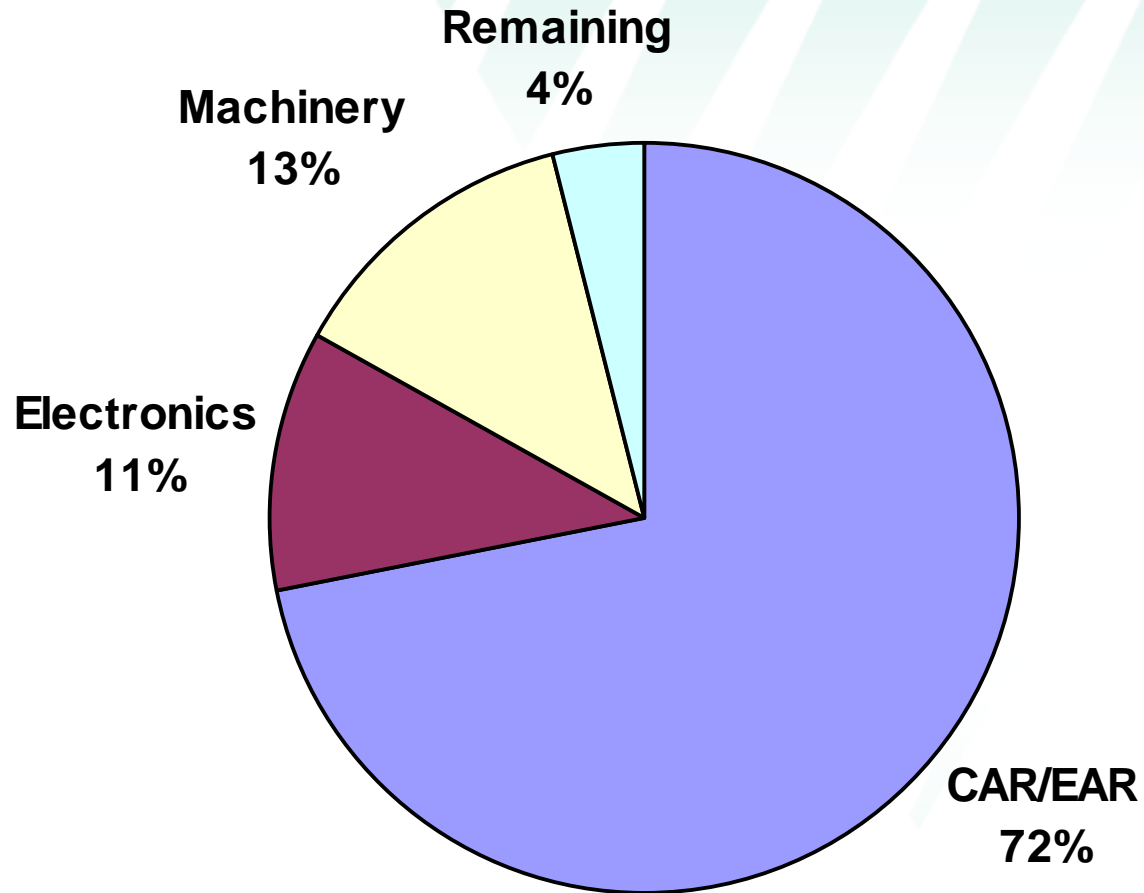


Causes of loss Engineering





CAR/EAR major sub-branches





To do list I

Working group “Knowledge”

- Each year 4 seminars on practical topics f.i.
 - Corrosion
 - New contract wordings
 - Insured guarantee
 - Claims practice
- Quality control General Insurance courses



To do list II

- Advisory basic policy wording CAR
- Pilot theft prevention building sites
- Participating in project “collapses - building projects”
- Multilateral talks for improving reputation of contractors
- Improving quality market statistics





