



Hrvatski dani
osiguranja

FREQUENCY AND SEVERITY TRENDS IN MTPL

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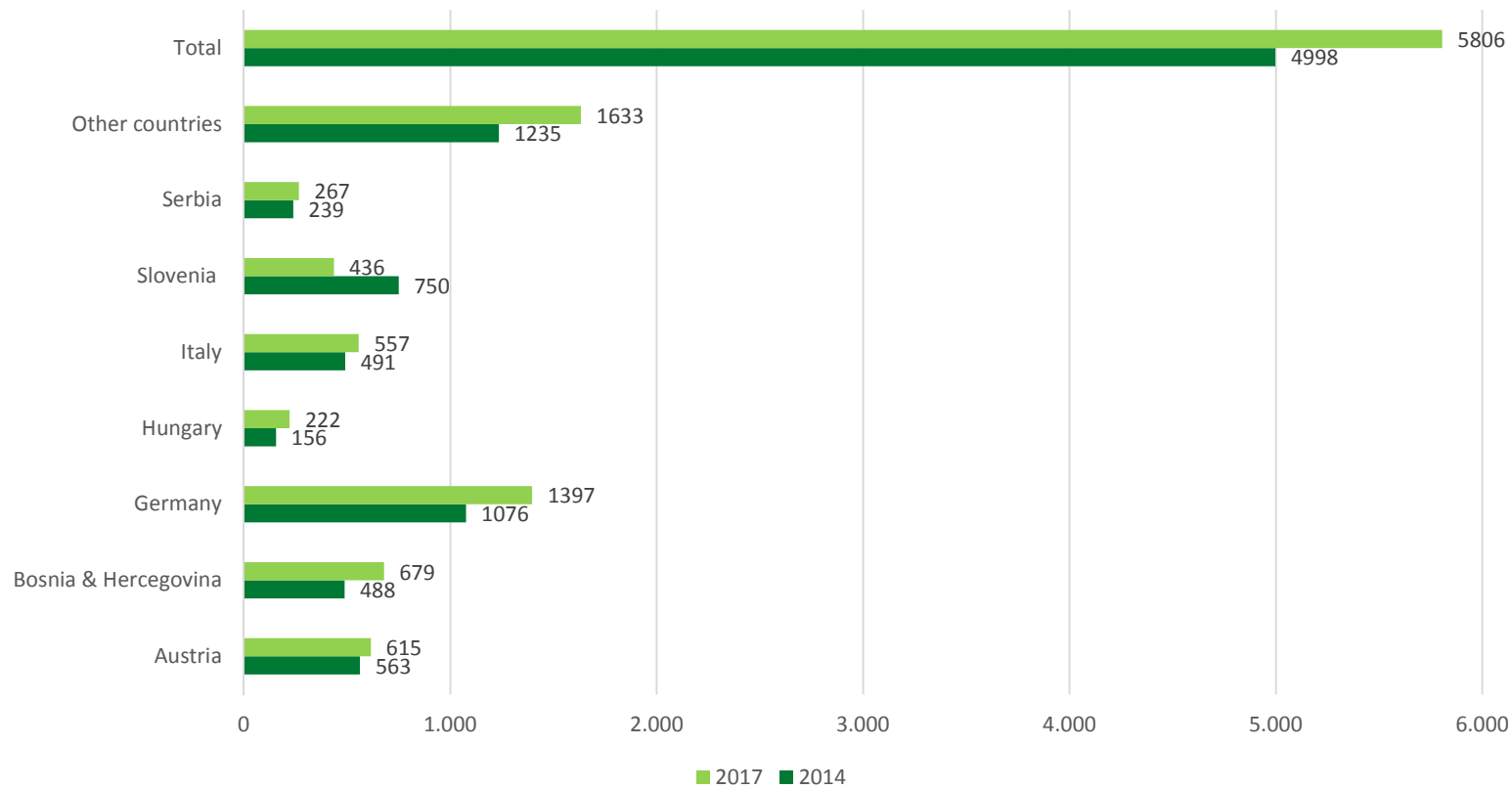
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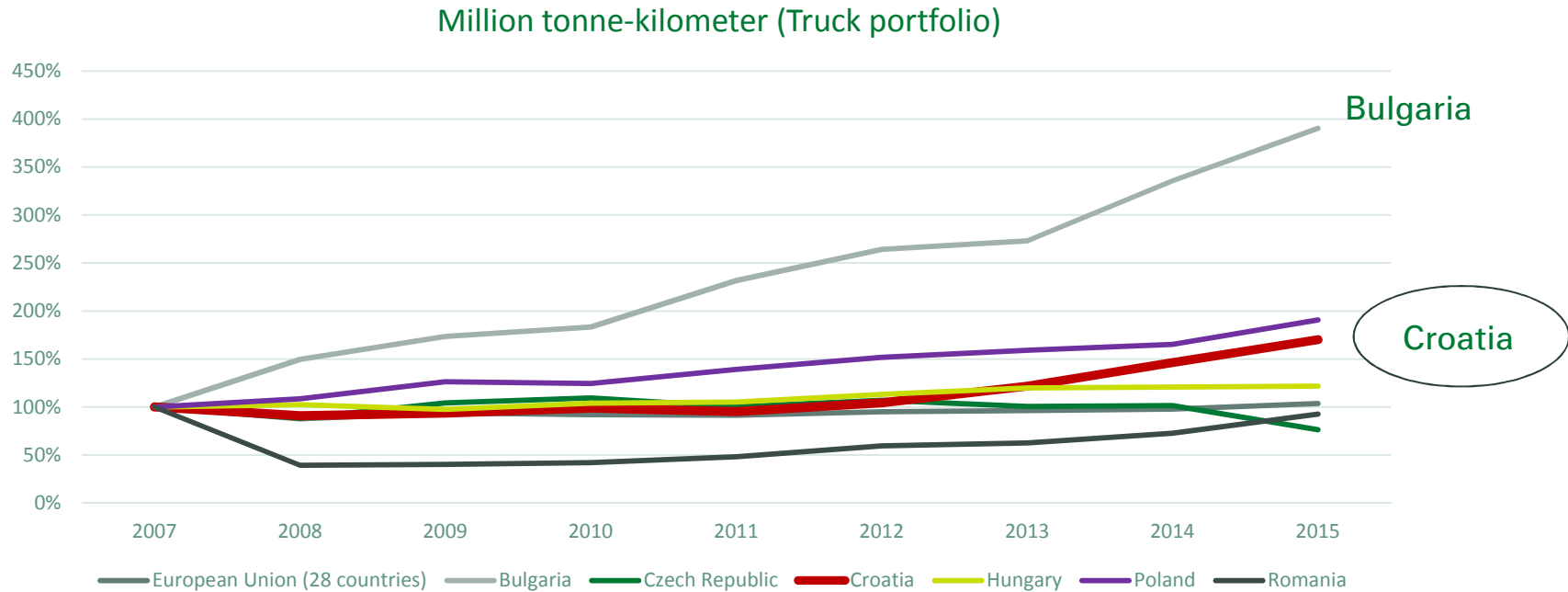
Green Card claims of Croatian drivers





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Trucks play a substantial role in the increase of Green Card claims

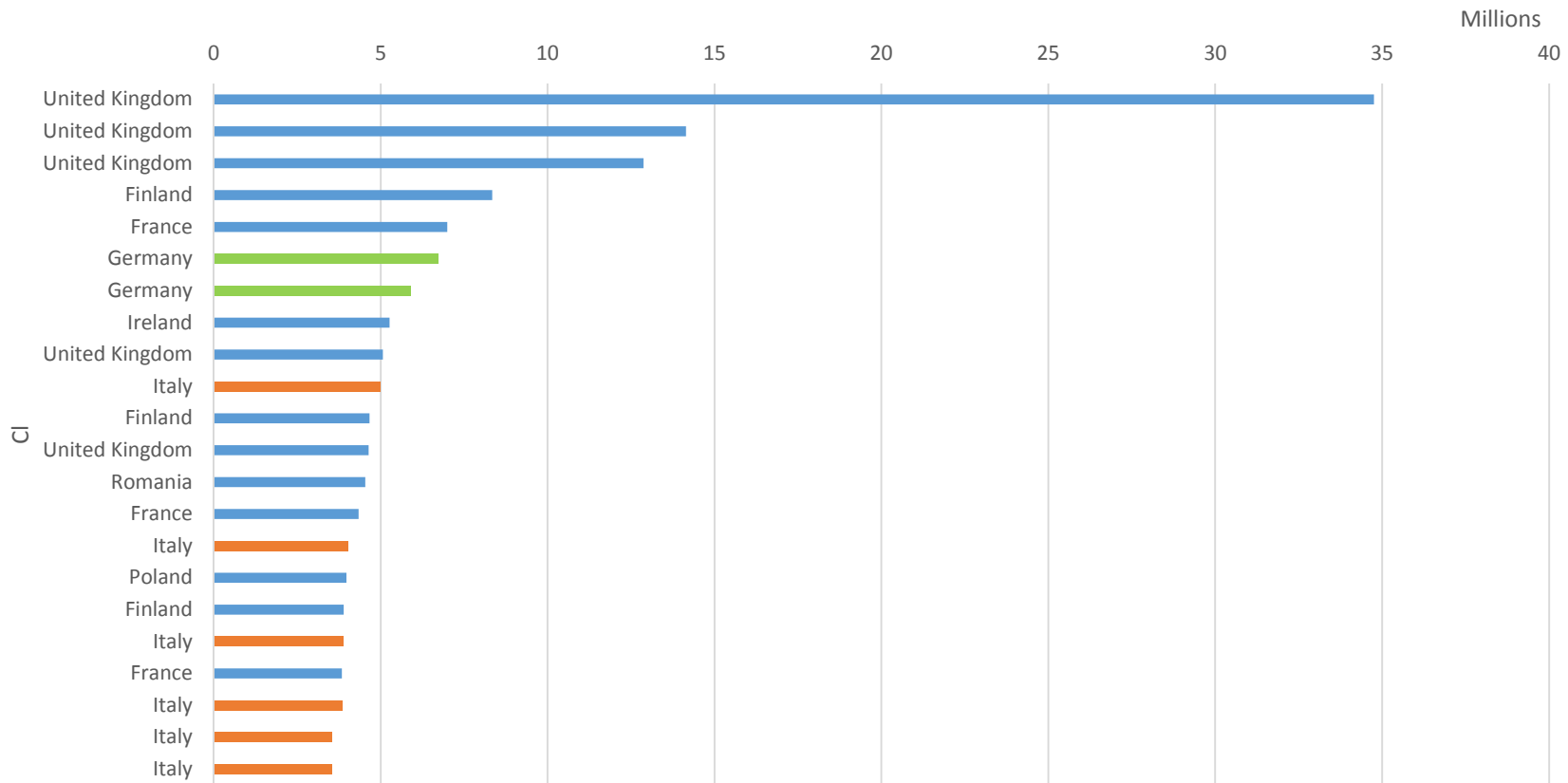


Source: EUROSTAT



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Top 15 Green Card Claims from Austria and CEE 2007-2017

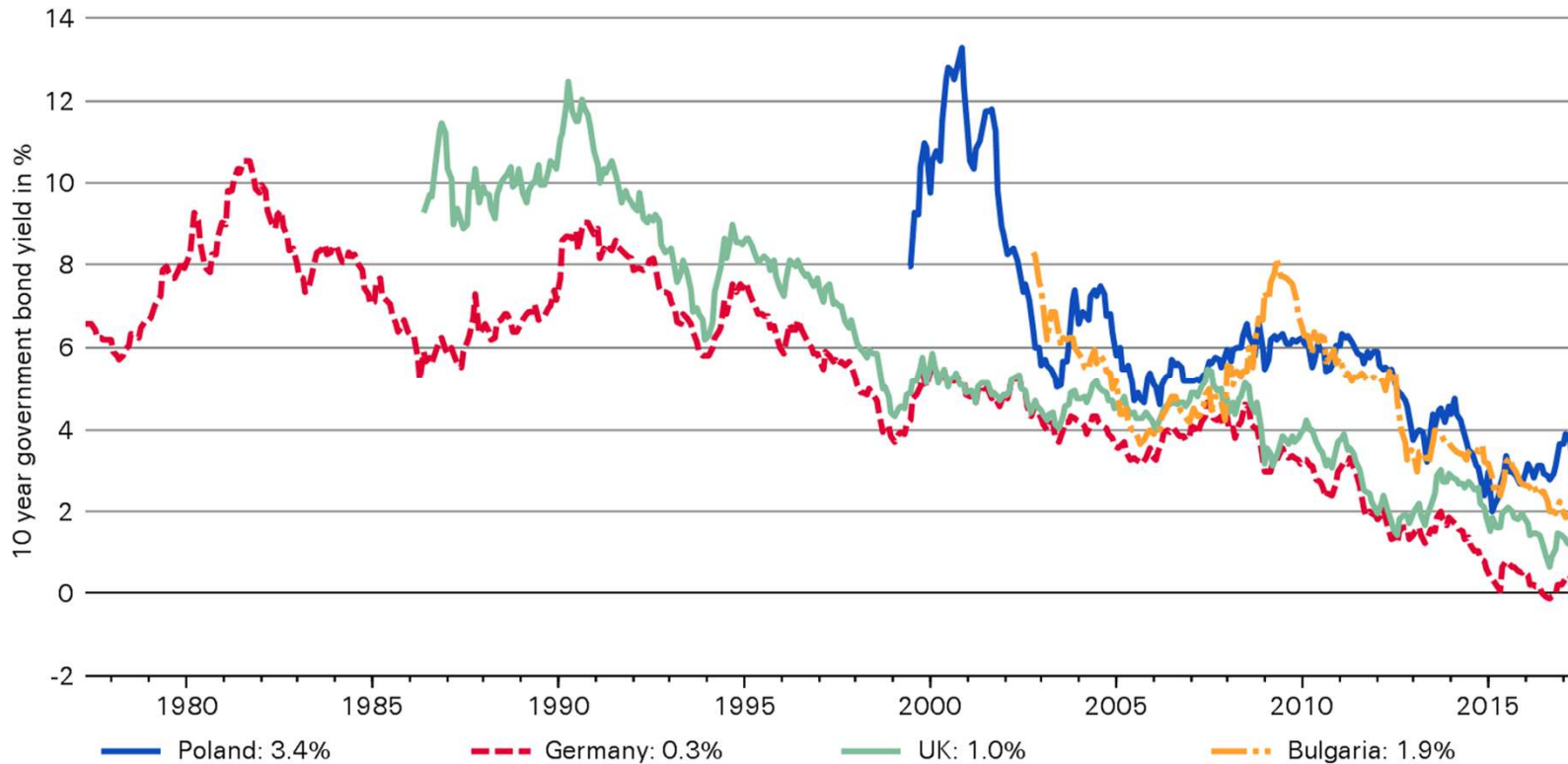


Source: Swiss Re data base



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Long-term yields at all time lows, supported by ultra-low interest rates central banks policy





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UK Examples of Model cases

- 24 male student,
- with brain injuries

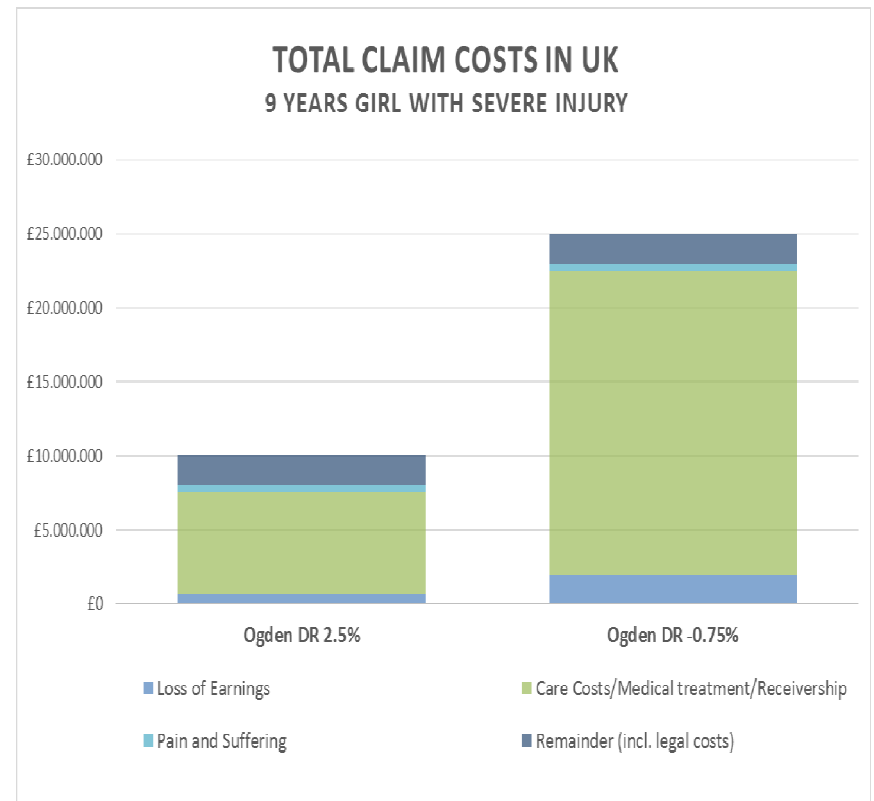
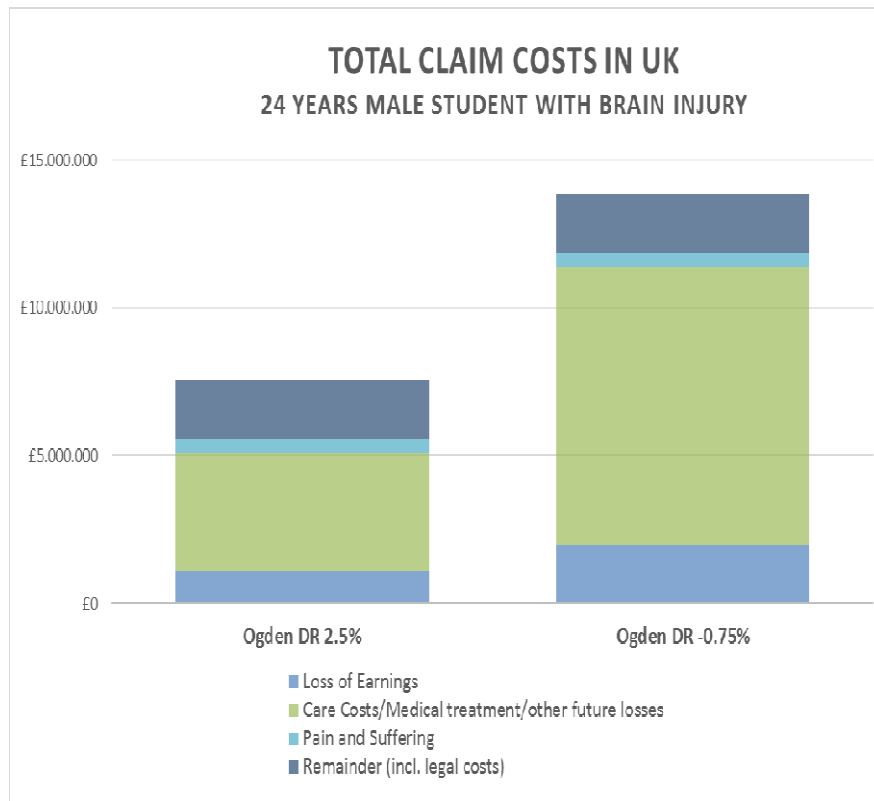


- 9 Years old girl,
- highschool,
- future academic career ?,
- with severe injuries



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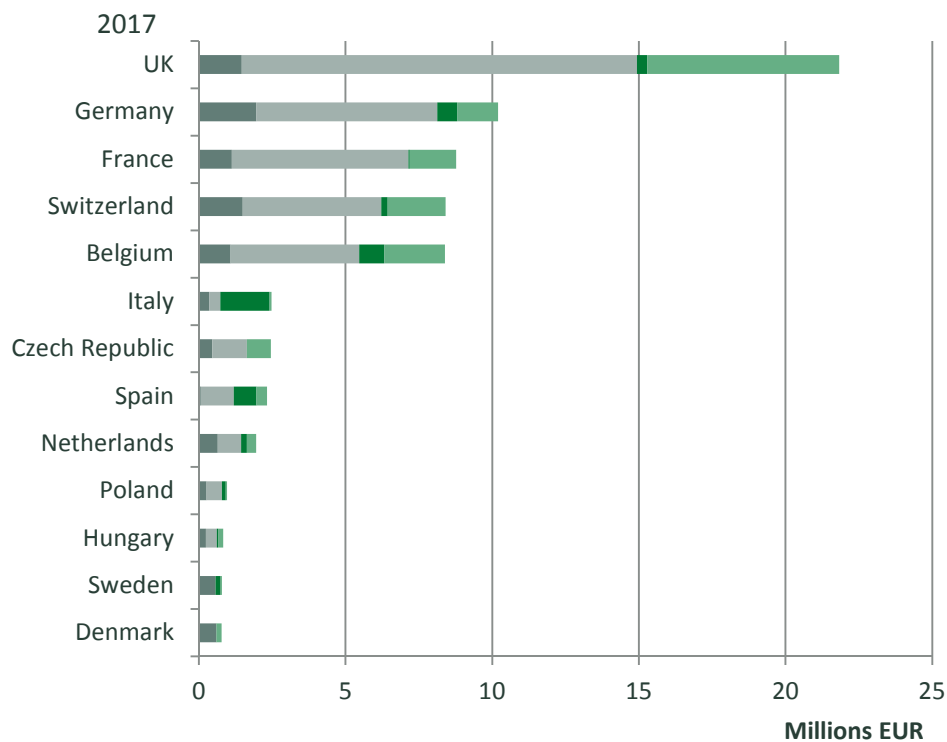
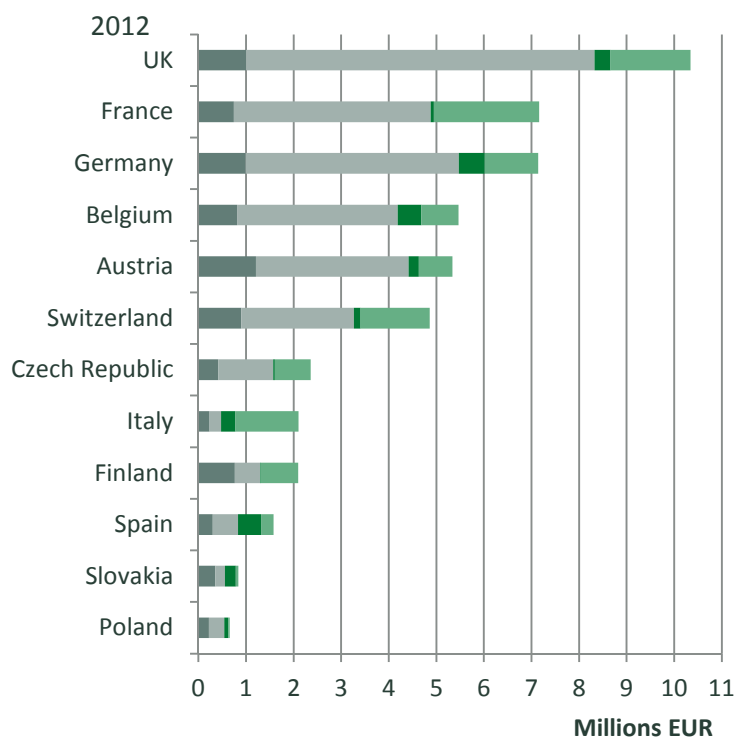
Severe immediate claim effect after Ogden discount rate decrease in UK





Total claim costs in Europe as per 2012 and per 2017

Tetraplegia claims scenario, Disability Factor 100 %

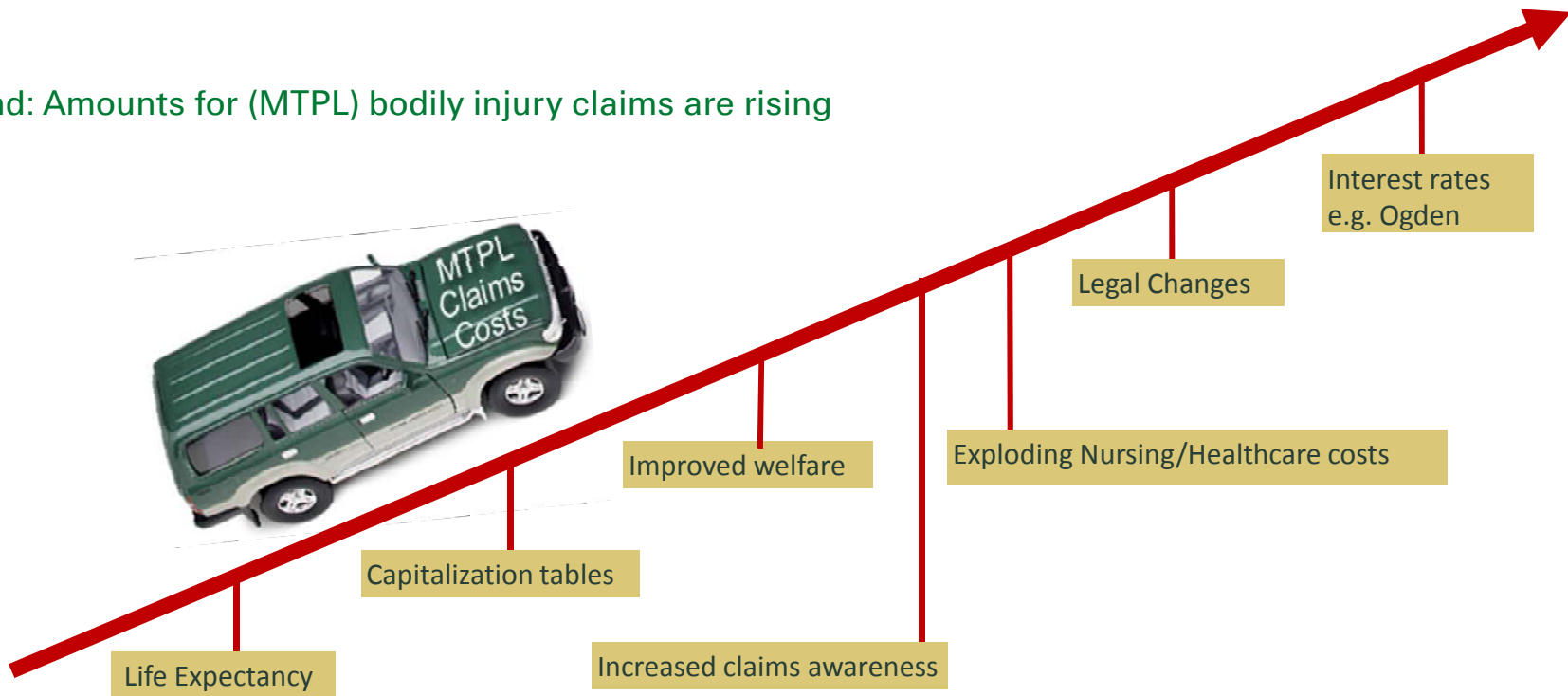


■ loss of earnings ■ assistance ■ pain and suffering ■ remainder ■ loss of earnings ■ assistance ■ pain and suffering ■ remainder



Key Drivers in Increase of Severe Bodily Injury Claims

Trend: Amounts for (MTPL) bodily injury claims are rising



Source: Swiss Re data base



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What does this mean for Croatia?

**More traffic in all European countries leads to
more frequency and severity in claims with a
potential to increased MTPL claims**



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