



**FORUM
GIURIDICO
EUROPEO
DELLA NEVE**

**DAI DIRITTI DELLA NEVE
AL DIRITTO DELLA NEVE**

BORMIO - VALTELLINA

Trend of number of accidents and insurance policies in the Alpine Region.

II European Legal Forum on snow – Bormio from 1 to 3 December, 2006
report by Marco Melani – Managing Director of Eurobroker Srl

Accidents during leisure time	Switzerland			
	2003		2004	
Population	7,450,000		7,550,000	
Total accidents	470,868	6.32%	452,888	6.00%
Sports in general	167,472	35.57%	157,264	34.73%
Winter sports	52,120	11.07%	45,402	10.02%
- of which alpine ski	28,751	55.16%	24,530	54.03%
- of which snowboard	10,823	20.77%	9,185	20.23%
Domestic accidents (including do-it-yourself)	118,440	25.15%	117,627	25.97%
On-going	22,284	4.73%	21,097	4.66%



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Accidents during leisure time	Austria			
	2003		2004	
Population	8,150,000		8,150,000	
Total accidents	831,000	10.20%	818,500	10.04%
Sports in general	198,600	23.90%	204,500	24.98%
Winter sports	78,500	9.45%	83,200	10.16%
- of which alpine ski	47,700	60.76%	49,900	59.98%
- of which snowboard	17,300	22.04%	18,800	22.60%
Domestic accidents and leisure time (*)	396,500	47.71%	394,300	48.17%
On-going	Not taken		Not taken	

(*) excluding sport



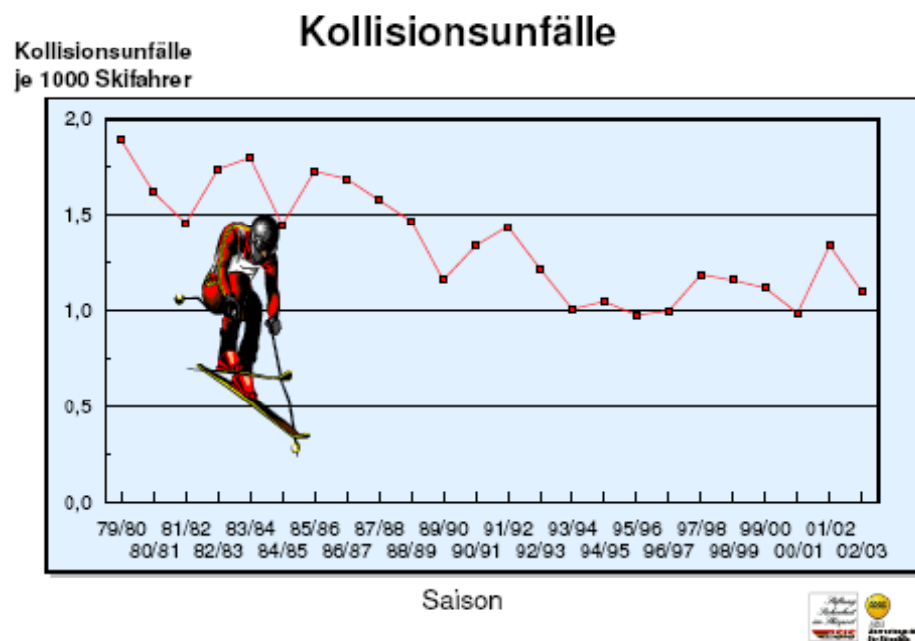
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Germany



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Country	Germany	France	Italy
Period	1971-2002	1971-2002	1970-2002
Annual growth rate:			
- Civil Liability on accidents	7.40%	9.40%	15.90%
- Nominal GNP	5.20%	8.00%	11.60%



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Country	General	
	R.C.	Property
Germany	241%	71%
France	539%	102%
Italy	348%	76%

Report on accidents/premiums – 2002 direct labour



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[2] 2005 classification of main world reinsurers

Pos.	Company	Country	Premium (€ bil.)
1	Swiss Re	CH	21.7
2	Munich Re	D	17.6
3	Berkshire Hathaway	USA	7.8
4	Hannover Re	D	7.2
5	Lloyd's	UK	5.1
6	XL Re	Bermuda	3.9
7	Everest Re	Bermuda	3.1
8	Reins. Group of America	USA	3.0
9	Partner Re	Bermuda	2.8
10	Transatlantic Holdings	USA	2.7
11	Tokio Marine & Nichido	J	2.2
12	Scor	F	2.1
13	Odissey Re	USA	1.8
14	Korean Re	Korea	1.5