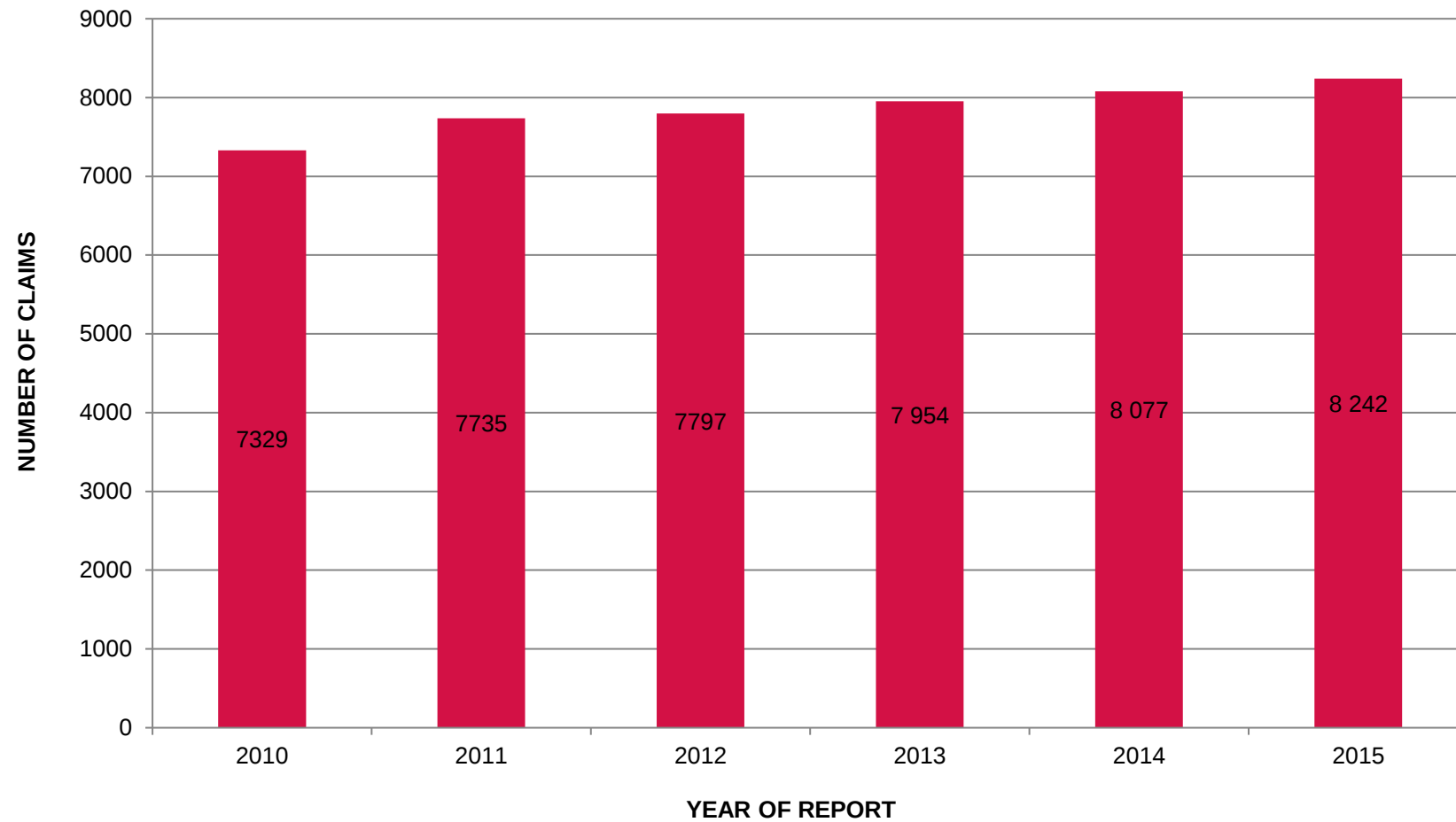


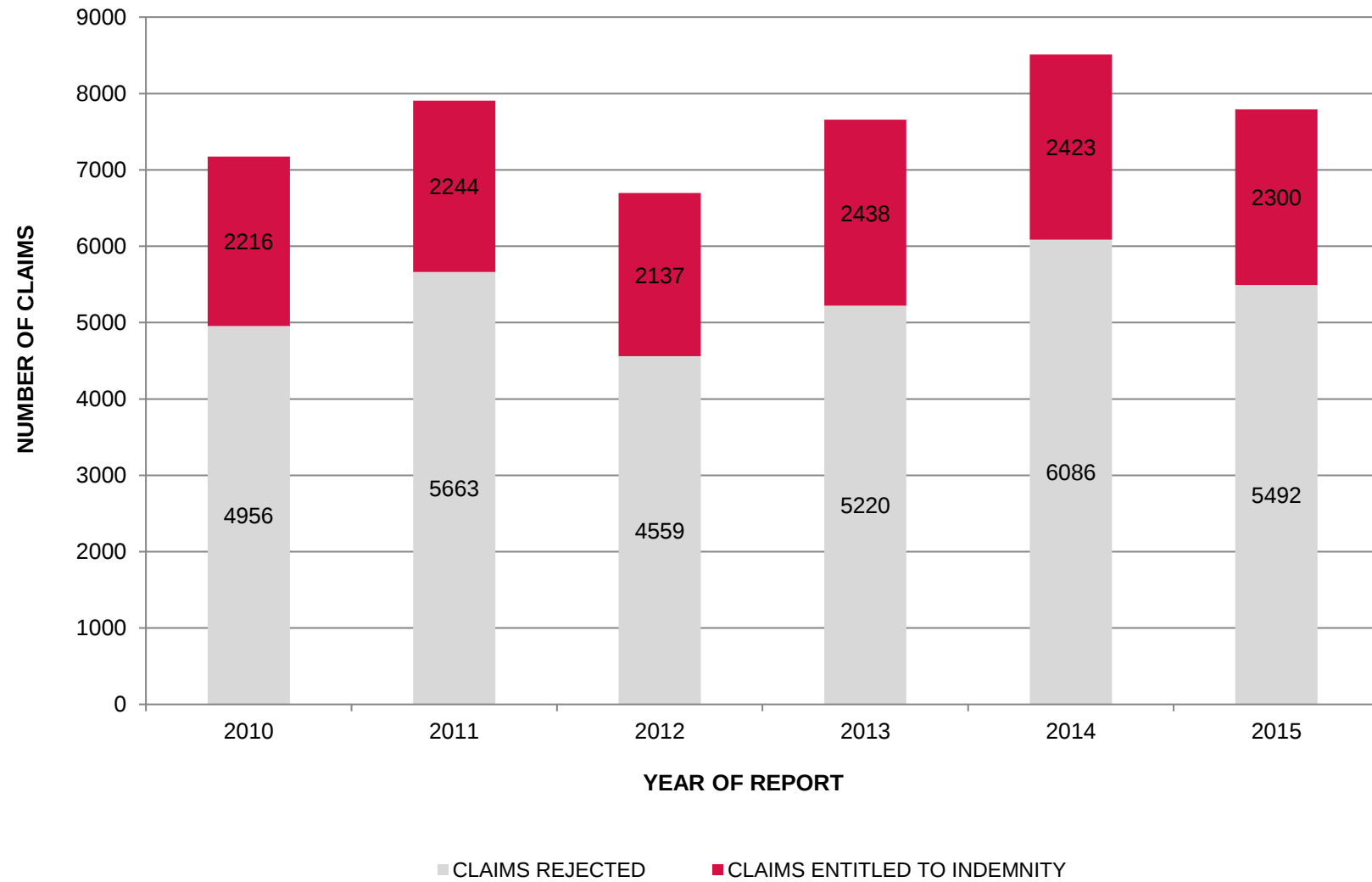
PATIENT INSURANCE CLAIMS REPORTED IN 2010-2015



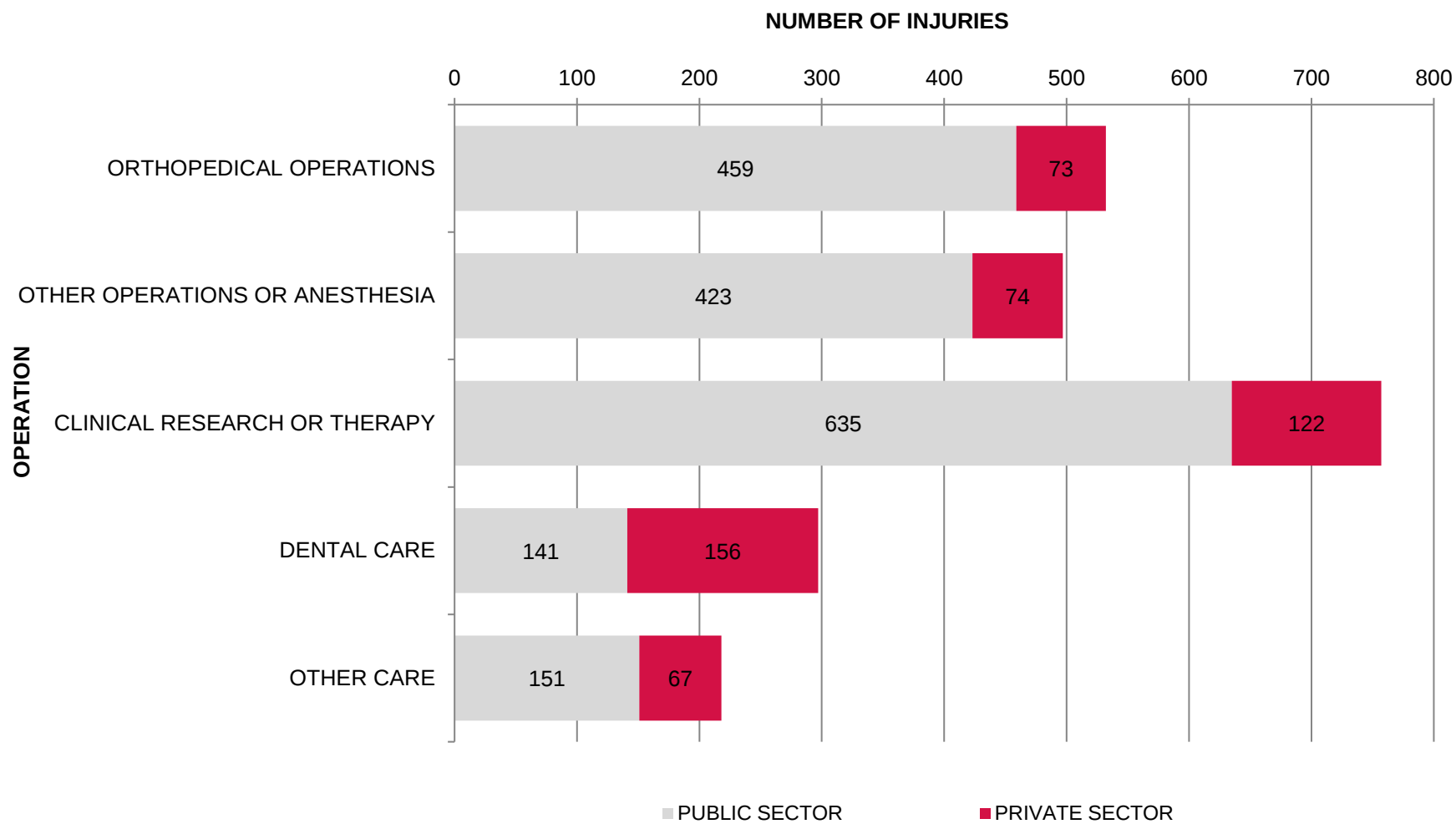
Patient Insurance centre

CLAIMS SETTLEMENT DECISION	YEAR OF DECISION					
	2010	2011	2012	2013	2014	2015
PATIENT INJURIES ENTITLED TO INDEMNITY						
- TREATMENT INJURY	2029	2059	1958	2255	2236	2141
- INFECTION INJURY	125	124	132	125	129	113
- ACCIDENTAL INJURY	29	30	22	21	22	22
- OTHERS	33	31	25	37	36	24
* TOTAL	2216	2244	2137	2438	2423	2300
MINOR PATIENT INJURIES	68	67	61	66	62	58
NO PATIENT INJURY						
- INJURY WAS UNAVOIDABLE OR TOLERABLE	1762	2013	1675	2005	2074	2005
- OTHER CLAIMS REPORTED	3126	3583	2823	3149	3950	3429
* TOTALT	4888	5596	4498	5154	6024	5434
* TOTAL	7172	7907	6696	7658	8509	7792
CLAIMS DECIDED						
- PATIENT INJURIES ENTITLED TO INDEMNITY	30,9%	28,4%	31,9%	31,8%	28,5%	29,5%
- MINOR PATIENT INJURIES	0,9%	0,8%	0,9%	0,9%	0,7%	0,7%
- NO PATIENT INJURY	68,2%	70,8%	67,2%	67,3%	70,8%	69,8%
* TOTAL	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PATIENT INJURIES ENTITLED TO INDEMNITY						
- TREATMENT INJURY	91,6%	91,8%	91,6%	92,5%	92,3%	93,1%
- INFECTION INJURY	5,6%	5,5%	6,2%	5,1%	5,3%	4,9%
- ACCIDENTAL INJURY	1,3%	1,3%	1,0%	0,9%	0,9%	1,0%
- OTHERS	1,5%	1,4%	1,2%	1,5%	1,5%	1,0%
* TOTAL	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
NO PATIENT INJURY						
- INJURY WAS UNAVOIDABLE OR TOLERABLE	36,0%	36,0%	37,2%	38,9%	34,4%	36,9%
- OTHER CLAIMS REPORTED	64,0%	64,0%	62,8%	61,1%	65,6%	63,1%
* TOTAL	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

PATIENT INSURANCE CLAIMS DECIDED IN 2010-2015



PATIENT INJURIES ENTITLED TO INDEMNITY IN 2015



MOST GENERAL OPERATIONS IN PATIENT INJURIES ENTITLED TO INDEMNITY IN 2013-2015

		OPERATION	PUBLIC SECTOR	PRIVATE SECTOR	TOTAL	SHARE OF PRIVATE SECTOR
1.	NFB	PRIMARY PROSTHETIC REPLACEMENT OF HIP JOINT	326	16	342	5 %
2.	NGB	PRIMARY PROSTHETIC REPLACEMENT OF KNEE JOINT	191	12	203	6 %
3.	ABC	DECOMPRESSION OF SPINAL CORD AND NERVE ROOTS FOR DEGENERATIVE CONDITIONS OF SPINE	138	10	148	7 %
4.	NHG	EXCISION, RECONSTRUCTION AND FUSION OF JOINTS OF ANKLE AND FOOT	108	8	116	7 %
5.	NAG	EXCISION, RECONSTRUCTION AND FUSION OF JOINTS OF SPINE	89	2	91	2 %
6.	EBB	RECONSTRUCTIVE OPERATIONS ON TEETH	6	82	88	93 %
7.	JKA	OPERATIONS ON GALLBLADDER	67	4	71	6 %
8.	LCD	TOTAL EXCISION OF UTERUS	70	0	70	0 %
9.	NHK	OPERATIONS ON BONE OF ANKLE AND FOOT	57	13	70	19 %
10.	NHJ	FRACTURE SURGERY OF ANKLE AND FOOT	61	6	67	9 %
SHARE OF 10 MOST GENERAL OPERATIONS					39 %	
11.	NGE	OPERATIONS ON CAPSULES AND LIGAMENTS OF KNEE JOINT	18	48	66	73 %
12.	ACC	OPERATIONS FOR IMPAIRED FUNCTION OF PERIPHERAL NERVES	55	4	59	7 %
13.	CJE	EXTRACAPSULAR CATARACT OPERATIONS USING PHAKOEMULSIFICATION TECHNIQUE	46	5	51	10 %
14.	NCJ	FRACTURE SURGERY OF ELBOW AND FOREARM	49	0	49	0 %
15.	EBA	EXTRACTION AND PARTIAL EXCISION OF TOOTH	14	31	45	69 %
16.	NFJ	FRACTURE SURGERY OF FEMUR	45	0	45	0 %
17.	NFC	SECONDARY PROSTHETIC REPLACEMENT OF HIP JOINT	41	2	43	5 %
18.	NDJ	FRACTURE SURGERY OF WRIST AND HAND	40	2	42	5 %
19.	NGJ	FRACTURE SURGERY OF KNEE AND LOWER LEG	37	1	38	3 %
20.	BAA	THYROID GLAND	37	0	37	0 %
SHARE OF 20 MOST GENERAL OPERATIONS					53 %	
21.	NBJ	FRACTURE SURGERY OF SHOULDER AND UPPER ARM	34	2	36	6 %
22.	UJF	ENTEROSCOPY AND COLOSCOPY	30	5	35	14 %
23.	JFB	PARTIAL EXCISION OF INTESTINE	34	0	34	0 %
24.	JAB	REPAIR OF INGUINAL HERNIA	29	1	30	3 %
25.	NHL	OPERATIONS ON MUSCLES AND TENDONS OF ANKLE AND FOOT	18	11	29	38 %
26.	NBE	OPERATIONS ON CAPSULES AND LIGAMENTS OF SHOULDER	10	19	29	66 %
27.	NGD	OPERATIONS ON MENISCUS OF KNEE	16	12	28	43 %
28.	NBL	OPERATIONS ON MUSCLES AND TENDONS OF SHOULDER AND UPPER ARM	17	11	28	39 %
29.	LAF	EXCISION OF OVARY AND FALLOPIAN TUBE	28	0	28	0 %
30.	NHB	PRIMARY PROSTHETIC REPLACEMENT OF JOINT OF ANKLE AND FOOT	25	1	26	4 %
SHARE OF 30 MOST GENERAL OPERATIONS					63 %	

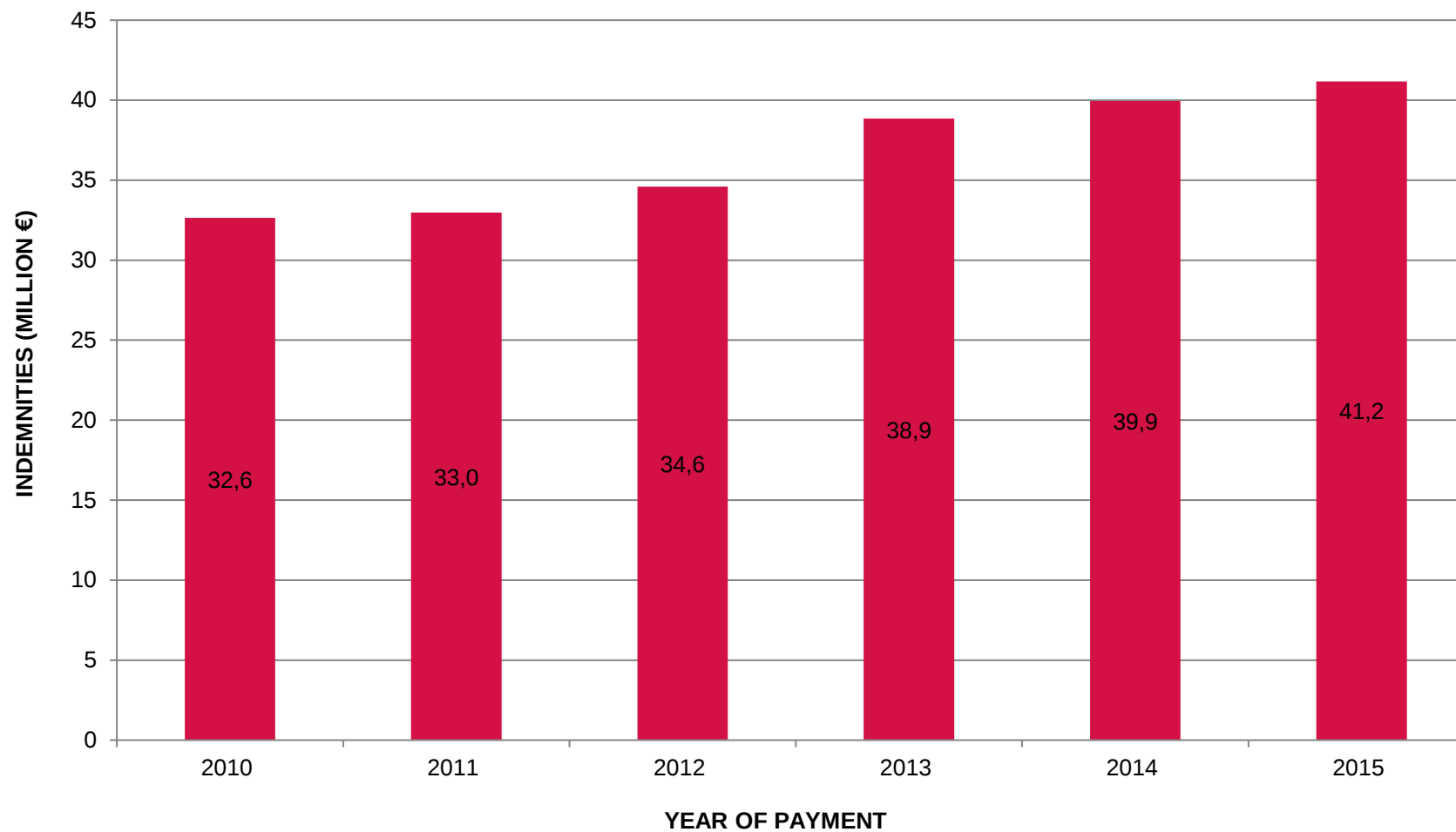
MOST FREQUENT DIAGNOSES OF ORIGINAL SICKNESS IN PATIENT INJURIES ENTITLED TO INDEMNITY IN 2013-2015

ORIGINAL DIAGNOSIS			OPERATION			
			SURGICAL OPERATION OR ANESTHESIA	CLINICAL RESEARCH OR THERAPY	OTHER OPERATION	TOTAL
1.	K04	DISEASES OF PULP AND PERIAPICAL TISSUES	13	1	369	383
2.	M16	ARTHROSIS OF HIP	300	13	0	313
3.	M17	ARTHROSIS OF KNEE	253	14	16	283
4.	S52	FRACTURE OF FOREARM	74	133	31	238
5.	K08	OTHER DISORDERS OF TEETH AND SUPPORTING STRUCTURES	89	0	143	232
6.	S82	FRACTURE OF LOWER LEG, INCLUDING ANKLE	106	89	17	212
7.	K02	DENTAL CARIES	9	2	197	208
8.	S62	FRACTURE AT WRIST AND HAND LEVEL	28	97	24	149
9.	S72	FRACTURE OF FEMUR	84	40	13	137
10.	M20	ACQUIRED DEFORMITIES OF FINGERS AND TOES	117	2	0	119
SHARE OF 10 MOST GENERAL DIAGNOSES						32 %
11.	M51	OTHER INTERVERTEBRAL DISC DISORDERS	67	49	2	118
12.	M48	OTHER SPONDYLOPATHIES	96	14	3	113
13.	S83	DISLOCATION, SPRAIN AND STRAIN OF JOINTS AND LIGAMENTS OF KNEE	84	18	3	105
14.	S42	FRACTURE OF SHOULDER AND UPPER ARM	42	49	2	93
15.	K80	CHOLELITHIASIS	72	10	0	82
16.	C50	MALIGNANT NEOPLASM OF BREAST	25	31	25	81
17.	M19	OTHER ARTHROSIS	60	3	3	66
18.	S92	SUPERFICIAL INJURY OF ANKLE AND FOOT	14	42	9	65
19.	S86	INJURY OF MUSCLE AND TENDON AT LOWER LEG LEVEL	10	48	5	63
20.	S43	DISLOCATION, SPRAIN AND STRAIN OF JOINTS AND LIGAMENTS OF SHOULDER GIRDLE	27	31	2	60
SHARE OF 20 MOST GENERAL DIAGNOSES						44 %
21.	S63	DISLOCATION, SPRAIN AND STRAIN OF JOINTS AND LIGAMENTS AT WRIST AND HAND LEVEL	24	34	2	60
22.	K35	ACUTE APPENDICITIS	23	33	3	59
23.	T84	COMPLICATIONS OF INTERNAL ORTHOPAEDIC PROSTHETIC DEVICES, IMPLANTS AND GRAFTS	46	8	2	56
24.	S76	INJURY OF MUSCLE, FASCIA AND TENDON AT HIP AND THIGH LEVEL	12	41	2	55
25.	G56	MONONEUROPATHIES OF UPPER LIMB	49	3	1	53
26.	H25	SENILE CATARACT	48	5	0	53
27.	M47	SPONDYLOSIS	41	9	1	51
28.	S46	INJURY OF MUSCLE AND TENDON AT SHOULDER AND UPPER ARM LEVEL	33	15	3	51
29.	S66	INJURY OF MUSCLE AND TENDON AT WRIST AND HAND LEVEL	10	37	3	50
30.	S02	FRACTURE OF SKULL AND FACIAL BONES	4	7	38	49
SHARE OF 30 MOST GENERAL DIAGNOSES						51 %

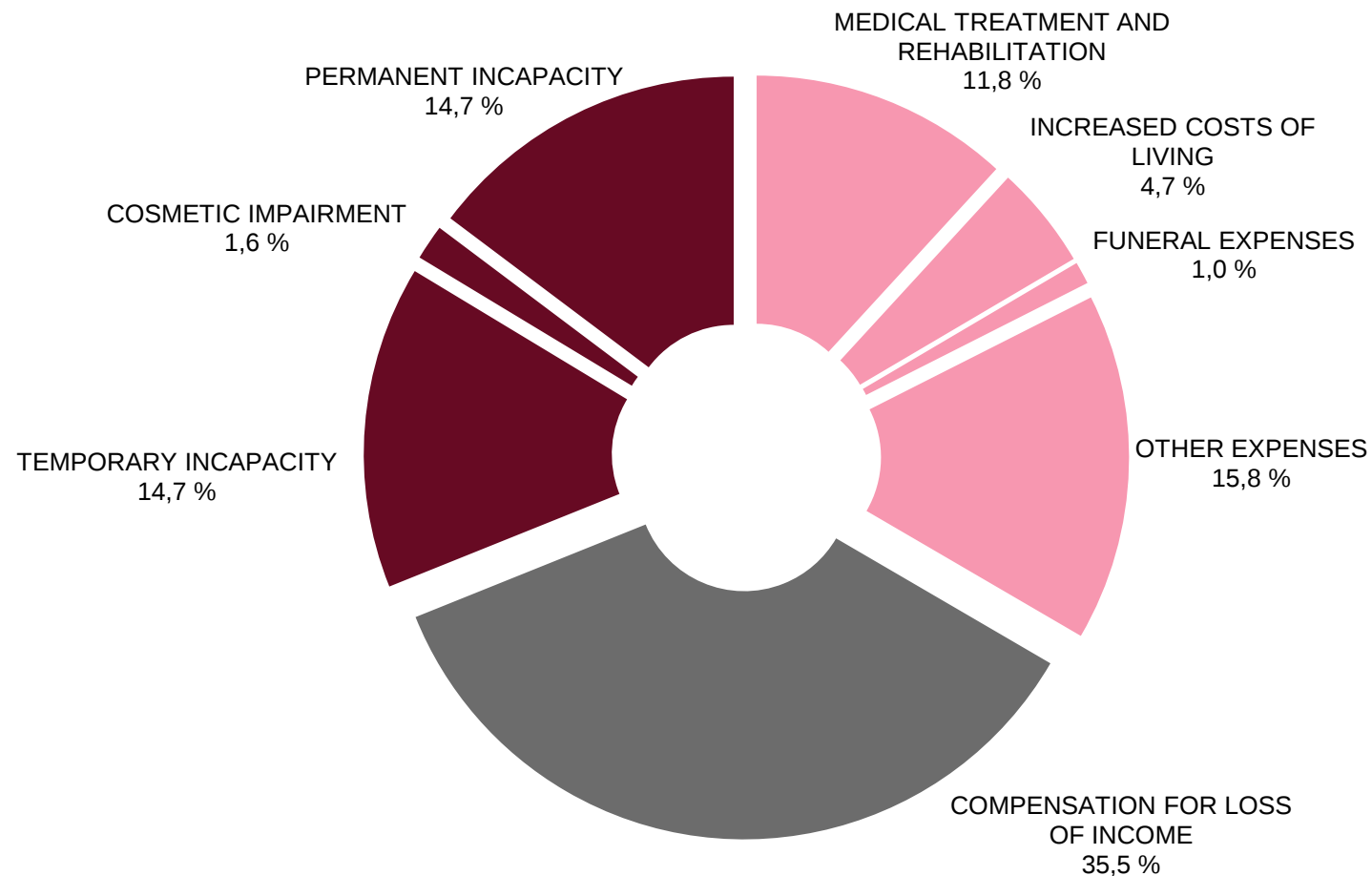
**PATIENT INSURANCE INDEMNITIES PAID IN 2010-2015
ACCORDING TO TYPE OF COMPENSATION**

TYPE OF INDEMNITY	YEAR OF PAYMENT					
	2010	2011	2012	2013	2014	2015
	1000 €	1000 €	1000 €	1000 €	1000 €	1000 €
COMPENSATION FOR EXPENSES						
MEDICAL TREATMENT AND REHABILITATION	2 774	2 939	3 006	3 635	3 801	3 887
INCREASED COSTS OF LIVING	2 010	1 742	1 535	2 355	1 830	1 548
FUNERAL EXPENSES	219	264	279	257	298	335
OTHER EXPENSES	2 677	2 582	2 827	3 695	3 913	5 211
TOTAL	7 680	7 527	7 647	9 941	9 842	10 981
COMPENSATION FOR LOSS OF INCOME	8 766	8 321	8 951	10 766	10 665	11 677
COMPENSATION FOR INTANGIBLE LOSSES						
TEMPORARY INCAPACITY	4 443	4 541	4 832	4 977	5 377	4 842
COSMETIC IMPAIRMENT	573	545	588	581	540	529
PERMANENT INCAPACITY	4 513	5 026	5 353	5 057	5 768	4 849
TOTAL	9 529	10 111	10 773	10 615	11 686	10 220
CLAIMS SETTLEMENT EXPENSES	6 671	7 012	7 225	7 530	7 756	8 300
INDEMNITIES PAID ALTOGETHER	32 645	32 972	34 596	38 853	39 949	41 178

PATIENT INSURANCE INDEMNITIES PAID IN 2010-2015



PATIENT INJURIES ENTITLED TO INDEMNITY IN 2015 ACCORDING TO TYPE OF COMPENSATION



PATIENT INSURANCE, PREMIUMS AND INDEMNITIES 2010-2015

		ACCOUNTING YEAR					
		2010	2011	2012	2013	2014	2015
		1000 €	1000 €	1000 €	1000 €	1000 €	1000 €
1	PREMIUMS						
	SELF-INSURANCE PROVIDED BY THE PATIENT INSURANCE CENTER	27 676	37 845	42 200	67 924	210 061	53 785
	- PAID IN CASH	28 622	30 056	27 587	31 245	34 996	31 856
	- CHANGE IN RECEIVABLES	-946	7 789	14 613	36 679	175 065	21 929
	OTHER INSURANCE	6 349	6 082	11 302	14 495	13 123	15 140
	TOTAL	34 025	43 927	53 502	82 419	223 184	68 925
2	CLAIMS INCURRED						
2.1	CLAIMS PAID 1)						
	SELF-INSURANCE PROVIDED BY THE PATIENT INSURANCE CENTER	26 510	27 180	28 480	30 719	29 998	30 036
	OTHER INSURANCE	6 135	5 793	6 116	8 133	9 951	11 142
	TOTAL	32 645	32 973	34 595	38 852	39 949	41 178
2.2	CHANGE IN PROVISION FOR CLAIMS						
	SELF-INSURANCE PROVIDED BY THE PATIENT INSURANCE CENTER	-155	8 886	11 871	34 773	174 881	21 479
	OTHER INSURANCE	1 076	728	7 713	8 960	18 244	13 681
	TOTAL	920	9 614	19 584	43 733	193 125	35 161
2.3	CLAIMS INCURRED ALTOGETHER						
	SELF-INSURANCE PROVIDED BY THE PATIENT INSURANCE CENTER	26 355	36 066	40 351	65 492	204 879	51 515
	OTHER INSURANCE	7 211	6 521	13 829	17 093	28 195	24 823
	TOTAL	33 565	42 587	54 179	82 585	233 074	76 339
3	PROVISION FOR CLAIMS AT THE END OF THE YEAR						
	SELF-INSURANCE PROVIDED BY THE PATIENT INSURANCE CENTER	164 326	173 211	185 082	219 855	394 736	416 215
	OTHER INSURANCE	20 585	21 314	29 026	37 987	56 231	69 912
	TOTAL	184 911	194 525	214 108	257 842	450 967	486 127

1) including claims settlement expenses