

**Table 3. Balance sheet and income, direct insurance (Non-life insurance companies)**  
2012

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	23 665	7 650	806	..	106 605	67 368	..	28 604	4 979
Austria	1 286	1 113	430	48	10 634	3 067	..	..	..
Belgium	2 437	1 036	507	220	14 348	8 575	..	2 932	171
Canada	29 339	6 782	5 761	2 352	128 514	89 021	..	38 499	4 263
Chile	1 798	697	462	-67	6 786	4 188	..	1 291	105
Czech Republic	222	115	26	141	1 921	999	..	778	-20
Denmark	7 037	1 768	270	548	31 288	15 759	..	12 112	1 718
Estonia	189	94	5	-2	706	295	..	392	64
Finland	3 497	937	108	252	17 454	14 031	..	2 781	623
France	64 950	20 213	15 002	4 428	281 656	179 806	..	58 757	2 111
Germany	85 239	12 581	13 870	3 906	517 930	435 301	32	47 691	1 750
Greece	554	136	238	122	3 010	2 005	0	689	137
Hungary	100	72	28	9	244	116	0	89	-6
Iceland	241	80	1	5	1 414	741	9	615	112
Ireland	13 210	2 512	2 393	-2 600	43 040	46 845	0	9 103	1 449
Israel <sup>1</sup>	362	79	45	187	3 532	2 626	..	345	60
Italy	6 864	2 934	2 278	1 031	25 819	18 543	0	4 289	249
Japan	..	..	..	..	..	..	..	..	..
Korea	19 870	9 777	..	322	133 761	106 175	..	19 294	1 986
Luxembourg	1 727	646	533	-150	12 349	8 449	0	1 964	422
Mexico	1 131	226	467	727	4 414	2 565	..	1 092	224
Netherlands	17 859	6 351	4 138	602	90 855	39 061	..	26	2 598
New Zealand	..	..	..	..	..	..	..	..	..
Norway	7 429	1 770	414	-83	36 241	23 978	..	9 138	2 067
Poland	4 319	2 378	210	793	20 251	12 921	0	6 907	1 025
Portugal	1 891	657	256	-2	5 303	3 104	..	1 252	-1
Slovak Republic	57	36	15	-30	138	83	..	23	3
Slovenia	424	44	3	4	291	98	0	49	..
Spain	12 197	632	2 934	2	33 483	18 766	..	9 708	1 024
Sweden	10 324	2 214	..	2 653	77 525	47 482	..	..	..
Switzerland	22 331	4 174	3 738	1 249	132 218	71 671	..	26 976	4 596
Turkey	5 115	1 809	1 378	517	10 634	8 789	..	2 839	-367
United Kingdom	47 707	10 899	15 225	5 517	253 417	165 592	..	97 816	5 258
United States	797 729	205 695	47 708	6 462	1 516 064	590 083	..	633 551	42 546

.. Not available

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1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.