





A GREAT QUARTER

BOTH INSURANCE AND
INVESTMENT OPERATIONS
WELL ABOVE
EXPECTATIONS



UPDATED FORECAST

WE PREDICT THE 2018
PROFIT BEFORE TAX TO
BE 3,4 BILLION ISK



SOMETHING TO BE PROUD OF

VÍS RECEIVED CERTIFICATION
OF ITS EQUAL PAY PROGRAM
IN JANUARY

PREMIUMS

5.303 m.kr.

Q1 2017 4.820 m.kr

PROFIT

848 m.kr.

Q1 2017 191 m.kr

COMBINED RATIO

97,3%

Q1 2017 107,2%

ROI

2,9%

Q1 2017 2,0%

ROE

5,1%

Q1 2017 1,2%

SOLVENCY RATIO

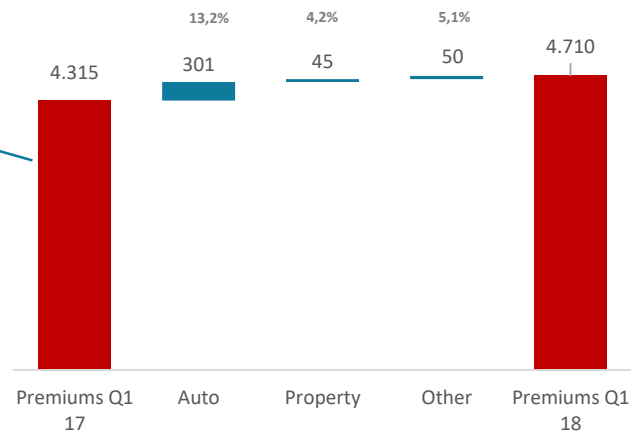
1,42

Q1 2017 1,53

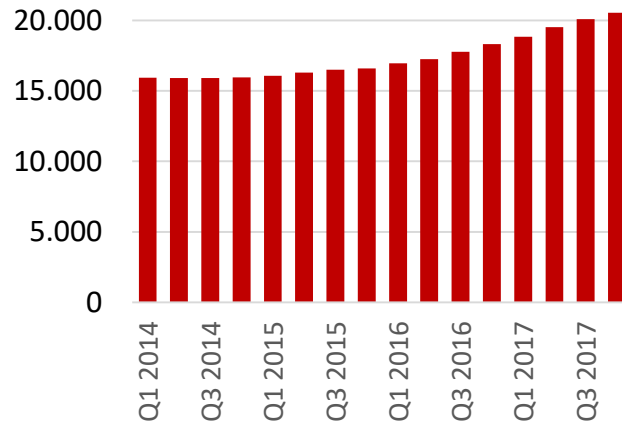
PREMIUMS

	Q1 18	Q1 17	%	Q1 17 vs 16
Non-Life	4.710	4.315	9,2%	14,7%
Life	318	280	13,7%	5,2%
Inward reinsurance	274	225	22,0%	-19,1%
Total	5.303	4.820	10,0%	11,9%

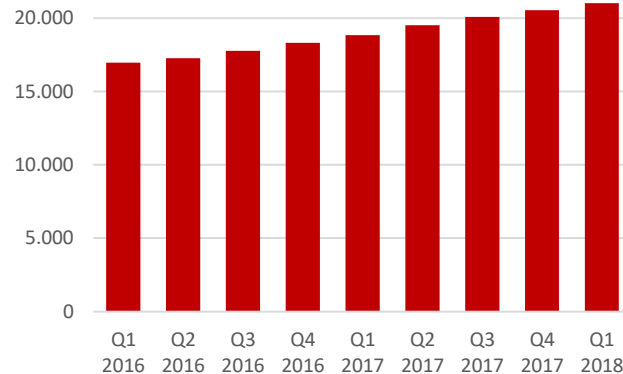
PREMIUMS IN NON-LIFE



POLICIES - INDEX



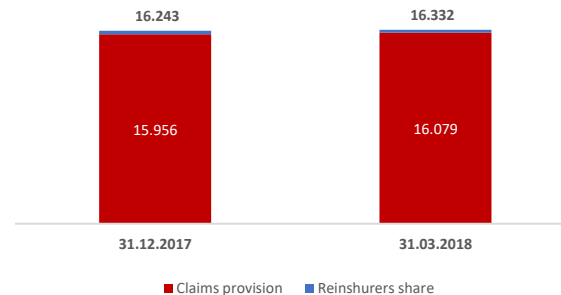
12 MONTH PREMIUMS IN MIL.ISK



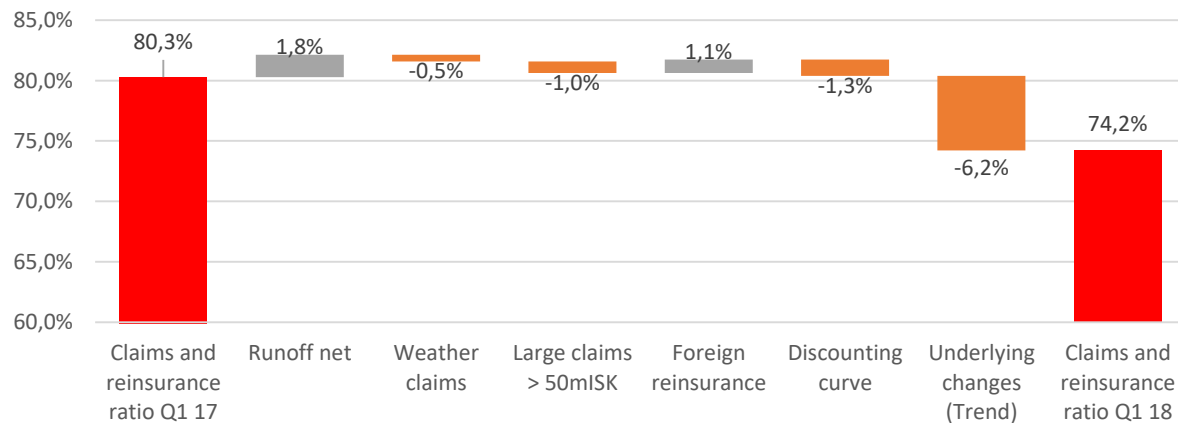
CLAIMS

	Q1 18	Q1 17	%	Q1 17 vs 16
Life	3.576	3.300	8,4%	4,5%
Non-Life	121	97	25,4%	41,5%
Inward reinsurance	91	116	-21,5%	-37,9%
Total	3.789	3.513	7,9%	2,9%

CLAIMS PROVISION

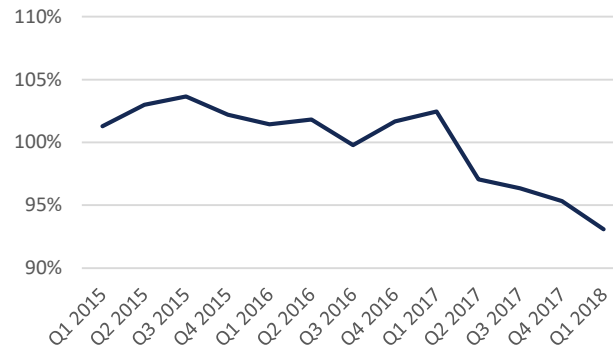


CHANGES IN CLAIMS RATIO

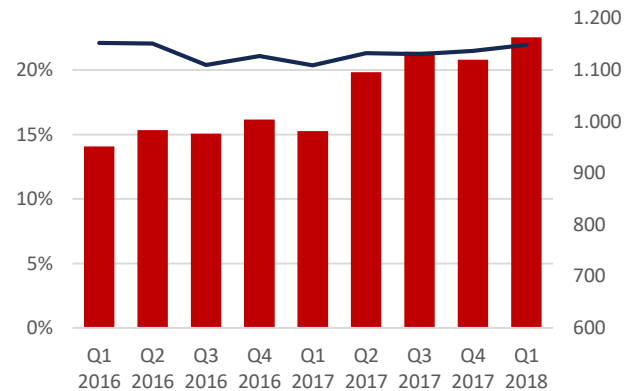




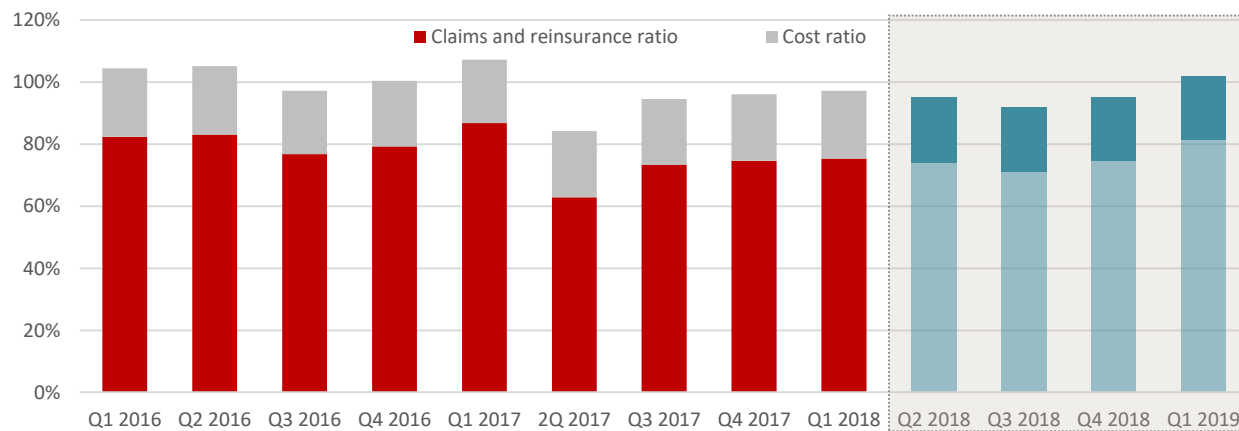
COMBINED RATIO ROLLING 12



COST RATIO



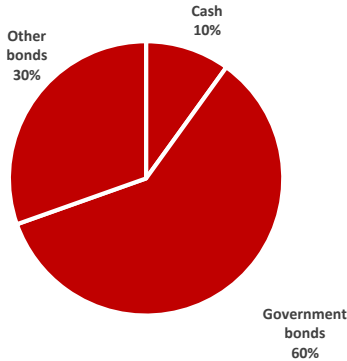
COMBINED RATIO BY QUARTERS



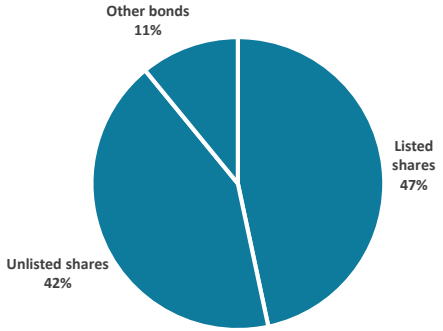
COMBINED RATIO

TOTAL INVESTMENT ASSETS 34 BILLION ISK

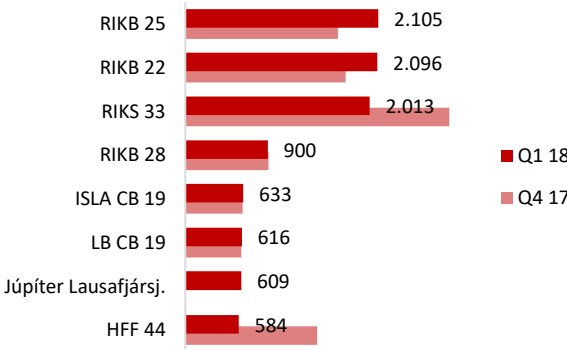
Assets vs Insurance liabilities 19 billion ISK



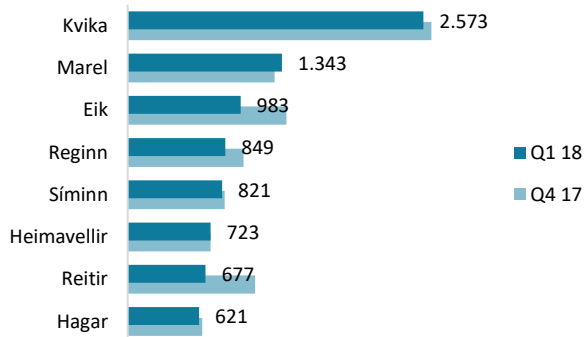
Assets vs Equity 15 ma.kr.



Largest assets v insurance liabilities



Largest assets v equity





ÞAR SEM **TRYGGINGAR**
SNÚAST UM FÓLK