

Afkoma starfspátta fyrir árið 2006

Í þús. króna	Skaðatr.rekstur		Líftryggingarekstur		Fjármálarekstur		Samstæða	
	2006	2005	2006	2005	2006	2005	2006	2005
Eigin iðgjöld	6.552.369	4.846.164	99.432	44.282			6.651.801	4.890.446
Fjárfestingatekjur	1.191.205	892.089	4.705	2.903	3.611.817	6.811.955	4.807.727	7.706.947
Hreinar tekjur	7.743.574	5.738.253	104.136	47.185	3.611.817	6.811.955	11.459.528	12.597.393
Eigin tjónakostnaður	(6.346.109)	(4.798.157)	(30.167)	(13.426)			(6.376.276)	(4.811.583)
Annar kostnaður	(1.752.002)	(1.408.535)	(77.658)	(46.448)	(433.949)	(272.191)	(2.263.609)	(1.727.174)
Kostnaður alls	(8.098.111)	(6.206.692)	(107.825)	(59.874)	(433.949)	(272.191)	(8.639.884)	(6.538.758)
Rekstrarhagnaður (-tap)	(354.537)	(468.439)	(3.689)	(12.689)	3.177.869	6.539.764	2.819.643	6.058.635
Fjármagnsgjöld					(786.809)	(4.437)	(786.809)	(4.437)
Hlutdeild í afkomu hlutdeildarféлага					(1.253.832)	2.678.819	(1.253.832)	2.678.819
Hagnaður (tap) fyrir skatta	(354.537)	(468.439)	(3.689)	(12.689)	1.137.228	9.214.146	779.004	8.733.017
Tekjuskattur							(82.906)	(1.534.448)
Hagnaður (tap) ársins							696.098	7.198.569
Skiptist á:								
Hluthafa móðurfélags							687.337	7.200.343
Hlutdeild minnihluta							8.761	(1.774)
							696.098	7.198.569

Afkoma starfsþátta á fjórða ársfjórðungi

Í þús. króna	Skaðatr.rekstur		Líftryggingarekstur		Fjármálarekstur		Samstæða	
	4Q	4Q	4Q	4Q	4Q	4Q	4Q	4Q
	2006	2005	2006	2005	2006	2005	2006	2005
Eigin iðgjöld	2.119.565	1.259.531	29.687	13.793			2.149.252	1.273.324
Fjárfestingatekjur	388.162	241.963	547	1.295	903.340	1.899.279	1.292.049	2.142.536
Hreinar tekjur	2.507.727	1.501.494	30.233	15.088	903.340	1.899.279	3.441.301	3.415.860
Eigin tjónakostnaður	(1.954.213)	(1.606.015)	(13.007)	(5.261)			(1.967.219)	(1.611.276)
Annar kostnaður	(732.856)	(349.528)	(20.716)	(22.620)	(171.139)	(141.065)	(924.711)	(513.213)
Kostnaður alls	(2.687.068)	(1.955.543)	(33.724)	(27.881)	(171.139)	(141.065)	(2.891.930)	(2.124.489)
Rekstrarhagnaður (-tap)	(179.341)	(454.049)	(3.490)	(12.793)	732.202	1.758.214	549.370	1.291.371
Fjármagnsgjöld					(306.096)	(3.143)	(306.096)	(3.143)
Hlutdeild í afkomu hlutdeildarféлага					5.812	903.533	5.813	903.533
Hagnaður (tap) fyrir skatta	(179.341)	(454.049)	(3.490)	(12.793)	431.918	2.658.604	249.088	2.191.761
Tekjuskattur							(17.469)	(427.908)
Hagnaður (tap) tímabilsins							231.618	1.763.853
Skiptist á:								
Hluthafa móðurfélags							230.744	1.764.791
Hlutdeild minnihluta							874	(938)
							231.618	1.763.853

Results of operational segments in the fourth quarter 2006

In ISK thousands	Non-life insurance		Life insurance		Financial business		Group	
	4Q 2006	4Q 2005	4Q 2006	4Q 2005	4Q 2006	4Q 2005	4Q 2006	4Q 2005
Net insurance premium revenue	2.119.565	1.259.531	29.687	13.793			2.149.252	1.273.324
Investment income	388.162	241.963	547	1.295	903.340	1.899.279	1.292.049	2.142.536
Net income	2.507.727	1.501.494	30.233	15.088	903.340	1.899.279	3.441.301	3.415.860
Net insurance claims	(1.954.213)	(1.606.015)	(13.007)	(5.261)			(1.967.219)	(1.611.276)
Other operating expenses	(732.856)	(349.528)	(20.716)	(22.620)	(171.139)	(141.065)	(924.711)	(513.213)
Expenses	(2.687.068)	(1.955.543)	(33.724)	(27.881)	(171.139)	(141.065)	(2.891.930)	(2.124.489)
Results of operating activities	(179.341)	(454.049)	(3.490)	(12.793)	732.202	1.758.214	549.370	1.291.371
Finance costs					(306.096)	(3.143)	(306.096)	(3.143)
Share of profit (loss) of associates					5.812	903.533	5.813	903.533
Profit (loss) before tax	(179.341)	(454.049)	(3.490)	(12.793)	431.918	2.658.604	249.088	2.191.761
Income tax							(17.469)	(427.908)
Profit (loss) for the period							231.618	1.763.853
Attributable to:								
Equity holders of the Company							230.744	1.764.791
Minority interest							874	(938)
							231.618	1.763.853

Results of operational segments in 2006

In ISK thousands	Non-life insurance		Life insurance		Financial business		Group	
	2006	2005	2006	2005	2006	2005	2006	2005
Net insurance premium revenue	6.552.369	4.846.164	99.432	44.282			6.651.801	4.890.446
Investment income	<u>1.191.205</u>	<u>892.089</u>	<u>4.705</u>	<u>2.903</u>	<u>3.611.817</u>	<u>6.811.955</u>	<u>4.807.727</u>	<u>7.706.947</u>
Net income	7.743.574	5.738.253	104.136	47.185	3.611.817	6.811.955	11.459.528	12.597.393
Net insurance claims	(6.346.109)	(4.798.157)	(30.167)	(13.426)			(6.376.276)	(4.811.583)
Other operating expenses	<u>(1.752.002)</u>	<u>(1.408.535)</u>	<u>(77.658)</u>	<u>(46.448)</u>	<u>(433.949)</u>	<u>(272.191)</u>	<u>(2.263.609)</u>	<u>(1.727.174)</u>
Expenses	(8.098.111)	(6.206.692)	(107.825)	(59.874)	(433.949)	(272.191)	(8.639.884)	(6.538.758)
Results of operating activities	(354.537)	(468.439)	(3.689)	(12.689)	3.177.869	6.539.764	2.819.643	6.058.635
Finance costs					(786.809)	(4.437)	(786.809)	(4.437)
Share of profit (loss) of associates					<u>(1.253.832)</u>	<u>2.678.819</u>	<u>(1.253.832)</u>	<u>2.678.819</u>
Profit (loss) before tax	(354.537)	(468.439)	(3.689)	(12.689)	1.137.228	9.214.146	779.004	8.733.017
Income tax							(82.906)	(1.534.448)
Profit (loss) for the year							<u>696.098</u>	<u>7.198.569</u>
Attributable to:								
Equity holders of the Company							687.337	7.200.343
Minority interest							<u>8.761</u>	<u>(1.774)</u>
							<u>696.098</u>	<u>7.198.569</u>

