

Report on the Use of Claims-History Statements in Determining Insurance Premiums

Balcia Insurance SE Lithuanian Branch

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1. About this report

This report explains how Balcia Insurance SE Lithuanian Branch (hereinafter “Balcia”) uses statements provided by policyholders concerning previous claims or the absence of such claims.

2. How we use claims-history statements

A policyholder may voluntarily submit a statement issued by another insurer concerning previous claims relating to their vehicle or the absence of such claims.

We may assess the information provided in the statement alongside other data relevant to determining the insurance risk and premium.

Submitting a statement does not in itself mean that the insurance premium will necessarily decrease or increase.

3. Policy implementation data

Indicator	Result
Statements issued	97
Statements received	0
Premiums calculated using statements received	0

4. Our observations and planned improvements

During the reporting period, we neither received nor issued any claims-history statements. Accordingly, we identified no need to change or improve the process for issuing and using these statements. We will continue to monitor the application of this process in practice and review it as necessary.