



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-9/2023

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Summary Data according to ČAP Methodology 1-9/2023

Indicator	1-9/2022	1-12/2022	1-9/2023	Index 1-9/2023 to 1-9/2022	Share 1-9/2023 in 1-12/2022
	CZK '000	CZK '000	CZK '000		
Contractual insurance in the Czech Republic total	119 206 340	157 365 034	127 006 135	106,5	80,7
Life insurance	37 368 456	49 767 567	38 216 491	102,3	76,8
current premiums	36 758 063	48 996 816	37 718 613	102,6	77,0
single payment total*	610 393	770 751	497 878	81,6	64,6
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	128 972	202 621	130 430	101,1	64,4
separate single paid total (including return deposit)*	481 422	568 130	367 447	76,3	64,7
Non-Life Insurance**	81 837 884	107 597 467	88 789 644	108,5	82,5
direct insurance	80 889 230	106 240 441	88 511 636	109,4	83,3
indirect insurance (total inward reinsurance)	3 298 347	4 407 312	3 102 495	94,1	70,4
MTP ^L **	22 198 667	29 351 527	23 329 547	105,1	79,5
motor hull insurance**	20 892 891	27 987 835	23 305 463	111,5	83,3
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	19 085 665	24 154 591	20 347 914	106,6	84,2
retail property and liability insurance**	11 670 561	15 739 964	13 229 682	113,4	84,1
Contractual insurance via branches outside the Czech Republic total	10 957 358	14 559 762	11 557 438	105,5	79,4
Ex lege insurances total	7 573 759	10 149 970	8 263 094	109,1	81,4
Premiums according to ČAP methodology total	126 780 099	167 515 004	135 269 229	106,7	80,8
	pcs	pcs	pcs		
Number of contracts in portfolio total	28 846 571	28 872 249	29 347 796	101,7	101,6
Life Insurance	4 870 789	4 865 319	4 832 342	99,2	99,3
Non-Life Insurance	23 975 576	24 006 930	24 515 453	102,3	102,1
MTP ^L	8 734 804	8 747 767	8 839 383	101,2	101,0
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)	733 852	737 564	746 228	101,7	101,2
	CZK '000	CZK '000	CZK '000		
New business in life insurance total	10 283 979	13 600 255	10 061 645	97,8	74,0
in which: current premiums contracts	4 995 613	7 243 197	5 901 178	118,1	81,5
single payment total	5 288 366	6 357 056	4 160 467	78,7	65,4
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	956 240	1 325 146	964 103	100,8	72,8
separate single paid total (including return deposit)	4 332 126	5 031 910	3 196 364	73,8	63,5
	pcs	pcs	pcs		
New business in life insurance total	353 674	495 915	386 261	109,2	77,9
in which: current premiums	344 813	485 634	379 628	110,1	78,2
separate single paid total (including return deposit)	8 861	10 281	6 633	74,9	64,5

* single premiums recalculated on the basis of 10 years

** without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches not included (excepting line Contractual insurance via branches outside the Czech Republic total)

Contractual Premiums Written according to ČAP Methodology by Volume 1-9/2023

Insurance Company	Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)	
1	GČP	31 035 717	24,4	23 307 283	26,3	7 728 434	20,2
2	KOOP	29 887 439	23,5	18 251 151	20,6	11 636 288	30,4
3	ALLIANZ	14 654 747	11,5	11 694 633	13,2	2 960 114	7,7
4	ČSOBP	11 247 623	8,9	8 425 355	9,5	2 822 268	7,4
5	ČPP	10 502 404	8,3	8 281 414	9,3	2 220 990	5,8
6	UNIQA	9 766 906	7,7	6 946 313	7,8	2 820 593	7,4
7	NN	3 436 488	2,7			3 436 488	9,0
8	CARDIF	2 691 199	2,1	2 457 423	2,8	233 776	0,6
9	DIRECT	2 584 518	2,0	2 584 518	2,9		
10	METLIFE	2 218 435	1,7	171 079	0,2	2 047 356	5,4
11	KP	2 024 741	1,6	787 983	0,9	1 236 758	3,2
12	ERV	1 133 159	0,9	1 133 159	1,3		
13	SLAVIA	1 074 828	0,8	1 074 828	1,2		
14	COLONNADE	1 073 260	0,8	1 073 260	1,2		
15	MAXIMA	802 324	0,6	725 151	0,8	77 173	0,2
16	HVP	785 726	0,6	784 973	0,9	753	
17	SIMPLEA	611 232	0,5			611 232	1,6
18	SV	420 771	0,3	339 268	0,4	81 503	0,2
19	HDI	368 999	0,3	368 999	0,4		
20	D.A.S.	341 793	0,3	341 793	0,4		
21	YOUPLUS	308 989	0,2	6 225		302 764	0,8
22	HALALI	34 662		34 662			
23	ČKP	174		174			
Total	127 006 135	100	88 789 644	100	38 216 491	100	

* without non-life premiums ceded to the ČAP members

** single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches not included

Non-Life Insurance Contractual Premiums Written according to ČAP Methodology by Volume 1-9/2023

Insurance Company	Total* (CZK '000)	Share (%)	
1	GČP	23 307 283	26,3
2	KOOP	18 251 151	20,6
3	ALLIANZ	11 694 633	13,2
4	ČSOBP	8 425 355	9,5
5	ČPP	8 281 414	9,3
6	UNIQA	6 946 313	7,8
7	DIRECT	2 584 518	2,9
8	CARDIF	2 457 423	2,8
9	ERV	1 133 159	1,3
10	SLAVIA	1 074 828	1,2
11	COLONNADE	1 073 260	1,2
12	KP	787 983	0,9
13	HVP	784 973	0,9
14	MAXIMA	725 151	0,8
15	HDI	368 999	0,4
16	D.A.S.	341 793	0,4
17	SV	339 268	0,4
18	METLIFE	171 079	0,2
19	HALALI	34 662	
20	YOUPLUS	6 225	
21	ČKP	174	
Total	88 789 644	100,0	

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches not included

Life Insurance Contractual Premiums Written according to ČAP Methodology by Volume 1-9/2023

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	11 636 288	30,4
2	GČP	7 728 434	20,2
3	NN	3 436 488	9,0
4	ALLIANZ	2 960 114	7,7
5	ČSOBP	2 822 268	7,4
6	UNIQA	2 820 593	7,4
7	ČPP	2 220 990	5,8
8	METLIFE	2 047 356	5,4
9	KP	1 236 758	3,2
10	SIMPLEA	611 232	1,6
11	YOUPLUS	302 764	0,8
12	CARDIF	233 776	0,6
13	SV	81 503	0,2
14	MAXIMA	77 173	0,2
15	HVP	753	
Total		38 216 491	100,0

* single premiums recalculated on the basis of 10 years
Note: Cross-border business via branches not included

Premiums Written according to ČAP Methodology – Selected Items 1-9/2023

Insurance Company	Contractual Insurance (CZK '000)											Ex lege insurances total (CZK '000)	Total (CZK '000)
	Total	Non-Life*						Life**					
		Total	of which:				Total	of which:					
		MTPL	Motor hull insurance	Industry and Business	Retail property and liability insurance		Current premiums	Single payment	Linked with an existing policy paid on a current basis	Separate single paid	Workmen's compensation		
1	ALLIANZ	14 654 747	11 694 633	3 343 461	4 567 773	2 049 223	1 539 592	2 960 114	2 945 661	14 453	22	14 431	14 654 747
2	CARDIF	2 691 199	2 457 423					233 776	233 776				2 691 199
3	COLONNADE	1 073 260	1 073 260			799 472	3 591						1 073 260
4	ČKP	174	174	174									174
5	ČPP	10 502 404	8 281 414	3 214 208	2 222 241	1 836 451	766 560	2 220 990	2 213 839	7 151	7 151		10 502 404
6	ČSOBP	11 247 623	8 425 355	2 238 043	2 160 184	2 053 046	1 450 886	2 822 268	2 765 000	57 268	20 691	36 577	11 247 623
7	D.A.S.	341 793	341 793										341 793
8	DIRECT	2 584 518	2 584 518	1 317 611	526 009	217 661	353 451						2 584 518
9	ERV	1 133 159	1 133 159			7 771							1 133 159
10	GČP	31 035 717	23 307 283	5 722 419	5 967 924	6 281 631	4 207 438	7 728 434	7 679 089	49 345	49 009	336	32 540 963
11	HALALI	34 662	34 662			6 071	1 706						34 662
12	HDI	368 999	368 999			368 999							368 999
13	HVP	785 726	784 973	169 060	73 039	439 756	82 752	753	753				785 726
14	KOOP	29 887 439	18 251 151	4 362 750	5 061 437	5 137 937	3 181 852	11 636 288	11 607 636	28 652	23 156	5 496	36 645 287
15	KP	2 024 741	787 983			445 121		1 236 758	925 759	310 999	679	310 321	2 024 741
16	MAXIMA	802 324	725 151			152 629	364 412	77 173	77 173				802 324
17	METLIFE	2 218 435	171 079					2 047 356	2 041 365	5 991	5 836	155	2 218 435
18	NN	3 436 488						3 436 488	3 419 099	17 389	17 218	172	3 436 488
19	SIMPLEA	611 232						611 232	611 232				611 232
20	SLAVIA	1 074 828	1 074 828	627 620	160 020	190 080	48 960						1 074 828
21	SV	420 771	339 268				45 443	81 503	81 366	137	137		420 771
22	UNIQA	9 766 906	6 946 313	2 334 201	2 566 836	807 187	737 918	2 820 593	2 814 101	6 492	6 533	- 41	9 766 906
23	YOUPLUS	308 989	6 225					302 764	302 764				308 989
Total	127 006 135	88 789 644	23 329 547	23 305 463	13 229 682	38 216 491	37 718 613	497 878	130 430	367 447	8 263 094	135 269 229	

* without non-life premiums ceded to the ČAP members

** single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches not included

Contractual Premiums Written according to ČAP Methodology – Indices 1-9/2023

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index
1	GČP	29 828 074	31 035 717	104,0	22 108 428	23 307 283	105,4	7 719 646	7 728 434	100,1
2	KOOP	28 567 569	29 887 439	104,6	17 232 265	18 251 151	105,9	11 335 304	11 636 288	102,7
3	ALLIANZ	13 264 316	14 654 747	110,5	10 448 986	11 694 633	111,9	2 815 330	2 960 114	105,1
4	ČSOBP	10 355 176	11 247 623	108,6	7 630 272	8 425 355	110,4	2 724 904	2 822 268	103,6
5	ČPP	9 640 961	10 502 404	108,9	7 509 065	8 281 414	110,3	2 131 896	2 220 990	104,2
6	UNIQA	9 237 154	9 766 906	105,7	6 478 871	6 946 313	107,2	2 758 283	2 820 593	102,3
7	NN	3 481 359	3 436 488	98,7				3 481 359	3 436 488	98,7
8	CARDIF	2 451 241	2 691 199	109,8	2 218 539	2 457 423	110,8	232 702	233 776	100,5
9	DIRECT	2 169 056	2 584 518	119,2	2 169 056	2 584 518	119,2			
10	METLIFE	2 260 151	2 218 435	98,2	189 645	171 079	90,2	2 070 506	2 047 356	98,9
11	KP	1 935 684	2 024 741	104,6	642 454	787 983	122,7	1 293 230	1 236 758	95,6
12	ERV	1 145 351	1 133 159	98,9	1 145 351	1 133 159	98,9			
13	SLAVIA	821 521	1 074 828	130,8	821 521	1 074 828	130,8			
14	COLONNADE	985 720	1 073 260	108,9	985 720	1 073 260	108,9			
15	MAXIMA	584 372	802 324	137,3	513 854	725 151	141,1	70 518	77 173	109,4
16	HVP	653 576	785 726	120,2	652 648	784 973	120,3	928	753	81,1
17	SIMPLEA	454 712	611 232	134,4				454 712	611 232	134,4
18	SV	463 706	420 771	90,7	374 732	339 268	90,5	88 974	81 503	91,6
19	HDI	343 594	368 999	107,4	343 594	368 999	107,4			
20	D.A.S.	334 507	341 793	102,2	334 507	341 793	102,2			
21	YOUPLUS	196 948	308 989	156,9	6 784	6 225	91,8	190 164	302 764	159,2
22	HALALI	31 456	34 662	110,2	31 456	34 662	110,2			
23	ČKP	136	174	127,9	136	174	127,9			
Total		119 206 340	127 006 135	106,5	81 837 884	88 789 644	108,5	37 368 456	38 216 491	102,3

* without non-life premiums ceded to the ČAP members

** single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches not included

Non-Life Insurance according to ČAP Methodology – Indices 1-9/2023

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)														
		Total*			MTPL			Motor Hull Insurance			Industry and Business			Retail property and liability insurance		
		1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index
1	GČP	22 108 428	23 307 283	105,4	5 621 959	5 722 419	101,8	5 647 497	5 967 924	105,7	5 959 469	6 281 631	105,4	3 772 921	4 207 438	111,5
2	KOOP	17 232 265	18 251 151	105,9	4 093 130	4 362 750	106,6	4 555 088	5 061 437	111,1	5 221 393	5 137 937	98,4	2 895 690	3 181 852	109,9
3	ALLIANZ	10 448 986	11 694 633	111,9	3 103 786	3 343 461	107,7	3 930 468	4 567 773	116,2	1 885 746	2 049 223	108,7	1 366 524	1 539 592	112,7
4	ČSOBP	7 630 272	8 425 355	110,4	2 124 611	2 238 043	105,3	1 884 667	2 160 184	114,6	1 868 649	2 053 046	109,9	1 288 123	1 450 886	112,6
5	ČPP	7 509 065	8 281 414	110,3	3 128 448	3 214 208	102,7	1 934 090	2 222 241	114,9	1 539 942	1 836 451	119,3	694 112	766 560	110,4
6	UNIQA	6 478 871	6 946 313	107,2	2 334 587	2 334 201	100,0	2 362 742	2 566 836	108,6	727 574	807 187	110,9	649 953	737 918	113,5
7	DIRECT	2 169 056	2 584 518	119,2	1 188 627	1 317 611	110,9	419 992	526 009	125,2	150 727	217 661	144,4	276 260	353 451	127,9
8	CARDIF	2 218 539	2 457 423	110,8												
9	ERV	1 145 351	1 133 159	98,9							4 894	7 771	158,8			
10	SLAVIA	821 521	1 074 828	130,8	472 322	627 620	132,9	97 810	160 020	163,6	177 213	190 080	107,3	39 639	48 960	123,5
11	COLONNADE	985 720	1 073 260	108,9							727 778	799 472	109,9	3 934	3 591	91,3
12	KP	642 454	787 983	122,7										314 854	445 121	141,4
13	HVP	652 648	784 973	120,3	131 061	169 060	129,0	60 537	73 039	120,7	361 627	439 756	121,6	80 750	82 752	102,5
14	MAXIMA	513 854	725 151	141,1							111 401	152 629	137,0	239 412	364 412	152,2
15	HDI	343 594	368 999	107,4							343 594	368 999	107,4			
16	D.A.S.	334 507	341 793	102,2												
17	SV	374 732	339 268	90,5										47 289	45 443	96,1
18	METLIFE	189 645	171 079	90,2												
19	HALALI	31 456	34 662	110,2							5 658	6 071	107,3	1 100	1 706	155,1
20	YOUPLUS	6 784	6 225	91,8												
21	ČKP	136	174	127,9	136	174	127,9									
	Total	81 837 884	88 789 644	108,5	22 198 667	23 329 547	105,1	20 892 891	23 305 463	111,5	19 085 665	20 347 914	106,6	11 670 561	13 229 682	113,4

* without non-life premiums ceded to the ČAP members
Note: Cross-border business via branches not included

Life Insurance according to ČAP Methodology – Indices 1-9/2023

Insurance Company	Contractual Premiums Written according to ČAP Methodology (CZK '000)									
	Total			Current premiums			Single Paid Premiums*			
	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	
1	KOOP	11 335 304	11 636 288	102,7	11 290 045	11 607 636	102,8	45 259	28 652	63,3
2	GČP	7 719 646	7 728 434	100,1	7 690 244	7 679 089	99,9	29 402	49 345	167,8
3	NN	3 481 359	3 436 488	98,7	3 471 105	3 419 099	98,5	10 254	17 389	169,6
4	ALLIANZ	2 815 330	2 960 114	105,1	2 779 989	2 945 661	106,0	35 341	14 453	40,9
5	ČSOBP	2 724 904	2 822 268	103,6	2 678 413	2 765 000	103,2	46 491	57 268	123,2
6	UNIQA	2 758 283	2 820 593	102,3	2 754 385	2 814 101	102,2	3 898	6 492	166,6
7	ČPP	2 131 896	2 220 990	104,2	2 126 929	2 213 839	104,1	4 967	7 151	144,0
8	METLIFE	2 070 506	2 047 356	98,9	2 057 785	2 041 365	99,2	12 721	5 991	47,1
9	KP	1 293 230	1 236 758	95,6	871 348	925 759	106,2	421 882	310 999	73,7
10	SIMPLEA	454 712	611 232	134,4	454 712	611 232	134,4			
11	YOUPLUS	190 164	302 764	159,2	190 164	302 764	159,2			
12	CARDIF	232 702	233 776	100,5	232 702	233 776	100,5			
13	SV	88 974	81 503	91,6	88 796	81 366	91,6	178	137	76,8
14	MAXIMA	70 518	77 173	109,4	70 518	77 173	109,4			
15	HVP	928	753	81,1	928	753	81,1			
Total		37 368 456	38 216 491	102,3	36 758 063	37 718 613	102,6	610 393	497 878	81,6

* single premiums recalculated on the basis of 10 years
Note: Cross-border business via branches not included

Life Insurance

Single Paid Contractual Premiums according to ČAP Methodology

1-9/2023

Insurance Company		Single Paid Contractual Premiums according to ČAP Methodology* (CZK '000)								
		Total			linked with an existing policy paid on a current basis			separate single paid total (including return deposit)		
		1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index	1-9/2022	1-9/2023	Index
1	KP	421 882	310 999	73,7	803	679	84,5	421 079	310 321	73,7
2	ČSOBP	46 491	57 268	123,2	13 509	20 691	153,2	32 983	36 577	110,9
3	GČP	29 402	49 345	167,8	28 405	49 009	172,5	997	336	33,7
4	KOOP	45 259	28 652	63,3	40 050	23 156	57,8	5 209	5 496	105,5
5	NN	10 254	17 389	169,6	10 176	17 218	169,2	78	172	219,7
6	ALLIANZ	35 341	14 453	40,9	14 377	22	0,2	20 965	14 431	68,8
7	ČPP	4 967	7 151	144,0	4 967	7 151	144,0			
8	UNIQA	3 898	6 492	166,6	4 137	6 533	157,9	- 239	- 41	17,0
9	METLIFE	12 721	5 991	47,1	12 427	5 836	47,0	294	155	52,7
10	SV	178	137	76,8	122	137	112,1	56		0,0
Total		610 393	497 878	81,6	128 972	130 430	101,1	481 422	367 447	76,3

* single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches not included

Contractual Premiums Written according to ČAP Methodology Cross-border Business via Branches 1-9/2023

Insurance Company		Contractual insurance in the Czech Republic total* ** (tis. Kč)	Contractual insurance outside the Czech Republic total* ** (tis. Kč)	Contractual insurance outside the Czech Republic Non-Life* (tis. Kč)	Contractual insurance outside the Czech Republic Life** (tis. Kč)
1	GČP	31 035 717	6 463 116	4 286 637	2 176 479
2	KOOP	29 887 439			
3	ALLIANZ	14 654 747			
4	ČSOBP	11 247 623			
5	ČPP	10 502 404			
6	UNIQA	9 766 906	5 094 323	3 075 861	2 018 462
7	NN	3 436 488			
8	CARDIF	2 691 199			
9	DIRECT	2 584 518			
10	METLIFE	2 218 435			
11	KP	2 024 741			
12	ERV	1 133 159			
13	SLAVIA	1 074 828			
14	COLONNADE	1 073 260			
15	MAXIMA	802 324			
16	HVP	785 726			
17	SIMPLEA	611 232			
18	SV	420 771			
19	HDI	368 999			
20	D.A.S.	341 793			
21	YOUPLUS	308 989			
22	HALALI	34 662			
23	ČKP	174			
CELKEM		127 006 135	11 557 438	7 362 498	4 194 940

* without non-life premiums ceded to the ČAP members

** single premiums recalculated on the basis of 10 years

Figures do not include cross-border business via branches unless otherwise provided.

Single premiums in life insurance are recalculated on the basis of 10 years (only one tenth of premiums written is included). The recalculation also applies for sums.

Total premiums in non-life insurance are reduced by premiums ceded to other ČAP members.

Contractual premiums do not include ex-lege workers' compensation.

List of Abbreviations

Abbreviation	Insurance Company
ALLIANZ	Allianz pojišťovna, a.s.
CARDIF	BNP Paribas Cardif Pojišťovna, a.s.
COLONNADE	Colonnade Insurance S.A., organizační složka
ČKP	Česká kancelář pojistitelů
ČPP	Česká podnikatelská pojišťovna, a.s.
ČSOBP	ČSOB Pojišťovna, a. s., člen holdingu ČSOB
D.A.S.	D.A.S. právní ochrana, pobočka ERGO Versicherung Aktiengesellschaft pro ČR
DIRECT	DIRECT pojišťovna, a.s.
ERV	ERV Evropská pojišťovna, a. s.
GČP	Generali Česká pojišťovna a.s.
HALALI	HALALI, všeobecná pojišťovna,a.s.
HDI	HDI Versicherung AG, OS
HVP	Hasičská vzájemná pojišťovna, a.s.
KOOP	Kooperativa, pojišťovna, a.s.
KP	Komerční pojišťovna, a.s.
MAXIMA	MAXIMA pojišťovna, a.s.
METLIFE	MetLife Europe d.a.c., pobočka pro Českou republiku
NN	NN Životní pojišťovna N.V., pobočka pro Českou republiku
SIMPLEA	Simplea pojišťovna, a.s.
SLAVIA	Slavia pojišťovna a.s.
SV	SV pojišťovna, a.s.
UNIQA	UNIQA pojišťovna, a.s.
YOUPLUS	YOUPLUS Životní pojišťovna, pobočka pro Českou republiku



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