



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-12/2023

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Summary Data according to ČAP Methodology 1-12/2023

Indicator	1-12/2022	1-12/2023	Index 1-12/2023 to 1-12/2022
	CZK '000	CZK '000	
Contractual insurance in the Czech Republic total	157 367 247	168 493 082	107,1
Life insurance	49 767 567	51 369 987	103,2
current premiums	48 996 816	50 725 429	103,5
single payment total*	770 751	644 558	83,6
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	202 621	193 582	95,5
separate single paid total (including return deposit)*	568 130	450 976	79,4
Non-Life Insurance**	107 599 680	117 123 095	108,9
direct insurance	106 240 441	116 403 088	109,6
indirect insurance (total inward reinsurance)	4 407 312	4 225 544	95,9
MTPL**	29 351 527	30 874 260	105,2
motor hull insurance**	27 987 835	31 252 064	111,7
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	24 156 804	25 972 447	107,5
retail property and liability insurance**	15 739 964	17 775 076	112,9
Contractual insurance via branches outside the Czech Republic total	14 559 762	15 583 370	107,0
Ex lege insurances total	10 149 970	11 023 596	108,6
Premiums according to ČAP methodology total	167 517 217	179 516 678	107,2
	pcs	pcs	
Number of contracts in portfolio total	28 872 249	29 486 478	102,1
Life Insurance	4 865 319	4 803 485	98,7
Non-Life Insurance	24 006 930	24 682 994	102,8
MTPL	8 747 767	8 863 982	101,3
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)	737 564	747 609	101,4
	CZK '000	CZK '000	
New business in life insurance total	13 491 841	13 450 541	99,7
in which: current premiums contracts	7 029 892	7 994 690	113,7
single payment total	6 461 947	5 455 852	84,4
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	1 430 037	1 439 529	100,7
separate single paid total (including return deposit)	5 031 910	4 016 322	79,8
	pcs	pcs	
New business in life insurance total	495 915	526 429	106,2
in which: current premiums	485 634	517 993	106,7
separate single paid total (including return deposit)	10 281	8 436	82,1

* 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 1-12/2023

Insurance Company	Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)	
1	GČP	40 626 826	24,1	30 361 531	25,9	10 265 295	20,0
2	KOOP	39 345 824	23,4	23 723 988	20,3	15 621 836	30,4
3	ALLIANZ	19 587 849	11,6	15 584 402	13,3	4 003 447	7,8
4	ČSOBP	15 096 494	9,0	11 315 025	9,7	3 781 469	7,4
5	ČPP	13 973 151	8,3	10 981 768	9,4	2 991 383	5,8
6	UNIQA	13 146 736	7,8	9 290 285	7,9	3 856 451	7,5
7	NN	4 655 848	2,8			4 655 848	9,1
8	CARDIF	3 660 609	2,2	3 347 291	2,9	313 318	0,6
9	DIRECT	3 440 823	2,0	3 440 823	2,9		
10	METLIFE	2 982 821	1,8	226 406	0,2	2 756 415	5,4
11	KP	2 652 638	1,6	1 007 234	0,9	1 645 404	3,2
12	SLAVIA	1 448 203	0,9	1 448 203	1,2		
13	COLONNADE	1 438 236	0,9	1 438 236	1,2		
14	ERV	1 337 243	0,8	1 337 243	1,1		
15	MAXIMA	1 106 769	0,7	1 001 044	0,9	105 725	0,2
16	HVP	1 034 385	0,6	1 033 364	0,9	1 021	
17	SIMPLEA	842 155	0,5			842 155	1,6
18	SV	602 189	0,4	493 618	0,4	108 571	0,2
19	HDI	591 871	0,4	591 871	0,5		
20	D.A.S.	455 438	0,3	455 438	0,4		
21	YOUPLUS	429 849	0,3	8 201		421 648	0,8
22	HALALI	36 905		36 905			
23	ČKP	219		219			
Total	168 493 082	100	117 123 095	100	51 369 987	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 1-12/2023

Insurance Company		Total* (CZK '000)	Share (%)
1	GČP	30 361 531	25,9
2	KOOP	23 723 988	20,3
3	ALLIANZ	15 584 402	13,3
4	ČSOBP	11 315 025	9,7
5	ČPP	10 981 768	9,4
6	UNIQA	9 290 285	7,9
7	DIRECT	3 440 823	2,9
8	CARDIF	3 347 291	2,9
9	SLAVIA	1 448 203	1,2
10	COLONNADE	1 438 236	1,2
11	ERV	1 337 243	1,1
12	HVP	1 033 364	0,9
13	KP	1 007 234	0,9
14	MAXIMA	1 001 044	0,9
15	HDI	591 871	0,5
16	SV	493 618	0,4
17	D.A.S.	455 438	0,4
18	METLIFE	226 406	0,2
19	HALALI	36 905	
20	YOUPLUS	8 201	
21	ČKP	219	
Total		117 123 095	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 1-12/2023

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	15 621 836	30,4
2	GČP	10 265 295	20,0
3	NN	4 655 848	9,1
4	ALLIANZ	4 003 447	7,8
5	UNIQA	3 856 451	7,5
6	ČSOBP	3 781 469	7,4
7	ČPP	2 991 383	5,8
8	METLIFE	2 756 415	5,4
9	KP	1 645 404	3,2
10	SIMPLEA	842 155	1,6
11	YOUPLUS	421 648	0,8
12	CARDIF	313 318	0,6
13	SV	108 571	0,2
14	MAXIMA	105 725	0,2
15	HVP	1 021	
Total		51 369 987	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 1-12/2023

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	19 587 849	15 584 402	4 440 521	6 129 778	2 707 303	2 075 005	4 003 447	3 984 198	19 249	18 684	565		19 587 849
2 CARDIF	3 660 609	3 347 291					313 318	313 318					3 660 609
3 COLONNADE	1 438 236	1 438 236			1 075 265	4 629							1 438 236
4 ČKP	219	219	219										219
5 ČPP	13 973 151	10 981 768	4 235 186	3 023 489	2 367 869	1 040 586	2 991 383	2 981 890	9 493	9 493			13 973 151
6 ČSOBP	15 096 494	11 315 025	2 974 561	2 926 282	2 759 441	1 972 944	3 781 469	3 701 848	79 621	30 433	49 188		15 096 494
7 D.A.S.	455 438	455 438											455 438
8 DIRECT	3 440 823	3 440 823	1 761 088	717 337	268 955	473 394							3 440 823
9 ERV	1 337 243	1 337 243			8 506								1 337 243
10 GČP	40 626 826	30 361 531	7 526 325	7 922 573	7 779 368	5 635 787	10 265 295	10 198 532	66 763	61 396	5 367	1 999 445	42 626 271
11 HALALI	36 905	36 905			3 598	1 043							36 905
12 HDI	591 871	591 871			591 871								591 871
13 HVP	1 034 385	1 033 364	230 142	100 881	561 063	104 684	1 021	1 021					1 034 385
14 KOOP	39 345 824	23 723 988	5 775 892	6 734 981	6 348 632	4 217 683	15 621 836	15 584 146	37 690	31 084	6 607	9 024 151	48 369 975
15 KP	2 652 638	1 007 234			608 224		1 645 404	1 255 491	389 913	1 029	388 884		2 652 638
16 MAXIMA	1 106 769	1 001 044			194 187	510 020	105 725	105 725					1 106 769
17 METLIFE	2 982 821	226 406					2 756 415	2 747 105	9 310	9 111	200		2 982 821
18 NN	4 655 848						4 655 848	4 632 388	23 460	23 277	183		4 655 848
19 SIMPLEA	842 155						842 155	842 155					842 155
20 SLAVIA	1 448 203	1 448 203	843 658	219 153	235 743	65 549							1 448 203
21 SV	602 189	493 618				58 938	108 571	108 434	137	137			602 189
22 UNIQA	13 146 736	9 290 285	3 086 668	3 477 590	1 070 646	1 006 590	3 856 451	3 847 530	8 921	8 939	- 18		13 146 736
23 YOUPLUS	429 849	8 201					421 648	421 648					429 849
Total	168 493 082	117 123 095	30 874 260	31 252 064		17 775 076	51 369 987	50 725 429	644 558	193 582	450 976	11 023 596	179 516 678

* 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 1-12/2023

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index
1	GČP	39 154 481	40 626 826	103,8	28 844 997	30 361 531	105,3	10 309 484	10 265 295	99,6
2	KOOP	37 190 853	39 345 824	105,8	22 228 896	23 723 988	106,7	14 961 957	15 621 836	104,4
3	ALLIANZ	17 727 534	19 587 849	110,5	13 943 609	15 584 402	111,8	3 783 925	4 003 447	105,8
4	ČSOBP	13 774 098	15 096 494	109,6	10 129 605	11 315 025	111,7	3 644 493	3 781 469	103,8
5	ČPP	12 767 754	13 973 151	109,4	9 947 990	10 981 768	110,4	2 819 764	2 991 383	106,1
6	UNIQA	12 286 910	13 146 736	107,0	8 598 501	9 290 285	108,0	3 688 409	3 856 451	104,6
7	NN	4 679 197	4 655 848	99,5				4 679 197	4 655 848	99,5
8	CARDIF	3 313 046	3 660 609	110,5	3 002 633	3 347 291	111,5	310 413	313 318	100,9
9	DIRECT	2 920 530	3 440 823	117,8	2 920 530	3 440 823	117,8			
10	METLIFE	3 033 089	2 982 821	98,3	251 727	226 406	89,9	2 781 362	2 756 415	99,1
11	KP	2 487 053	2 652 638	106,7	816 271	1 007 234	123,4	1 670 782	1 645 404	98,5
12	SLAVIA	1 094 315	1 448 203	132,3	1 094 315	1 448 203	132,3			
13	COLONNADE	1 370 021	1 438 236	105,0	1 370 021	1 438 236	105,0			
14	ERV	1 326 245	1 337 243	100,8	1 326 245	1 337 243	100,8			
15	MAXIMA	805 743	1 106 769	137,4	711 535	1 001 044	140,7	94 208	105 725	112,2
16	HVP	883 549	1 034 385	117,1	882 342	1 033 364	117,1	1 207	1 021	84,6
17	SIMPLEA	630 521	842 155	133,6				630 521	842 155	133,6
18	SV	634 227	602 189	94,9	515 898	493 618	95,7	118 329	108 571	91,8
19	HDI	524 737	591 871	112,8	524 737	591 871	112,8			
20	D.A.S.	447 723	455 438	101,7	447 723	455 438	101,7			
21	YOUPLUS	282 454	429 849	152,2	8 939	8 201	91,7	273 515	421 648	154,2
22	HALALI	33 015	36 905	111,8	33 015	36 905	111,8			
23	ČKP	151	219	145,0	151	219	145,0			
Total		157 367 247	168 493 082	107,1	107 599 680	117 123 095	108,9	49 767 567	51 369 987	103,2

* 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 1-12/2023

Contractual Premiums Written according to ČAP Methodology (CZK '000)																
Insurance Company	Total*			MTPL			Motor Hull Insurance			Industry and Business			Retail property and liability insurance			
	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	
1	GCP	28 844 997	30 361 531	105,3	7 395 113	7 526 325	101,8	7 539 858	7 922 573	105,1	7 375 687	7 779 368	105,5	5 066 395	5 635 787	111,2
2	KOOP	22 228 896	23 723 988	106,7	5 438 811	5 775 892	106,2	6 076 445	6 734 981	110,8	6 269 393	6 348 632	101,3	3 851 773	4 217 683	109,5
3	ALLIANZ	13 943 609	15 584 402	111,8	4 122 171	4 440 521	107,7	5 269 778	6 129 778	116,3	2 494 384	2 707 303	108,5	1 852 710	2 075 005	112,0
4	CSOBP	10 129 605	11 315 025	111,7	2 819 609	2 974 561	105,5	2 557 401	2 926 282	114,4	2 379 478	2 759 441	116,0	1 761 324	1 972 944	112,0
5	ČPP	9 947 990	10 981 768	110,4	4 117 723	4 235 186	102,9	2 608 349	3 023 489	115,9	1 999 926	2 367 869	118,4	947 367	1 040 586	109,8
6	UNIQA	8 598 501	9 290 285	108,0	3 050 098	3 086 668	101,2	3 153 580	3 477 590	110,3	994 669	1 070 646	107,6	874 687	1 006 590	115,1
7	DIRECT	2 920 530	3 440 823	117,8	1 595 649	1 761 088	110,4	565 573	717 337	126,8	205 961	268 955	130,6	377 288	473 394	125,5
8	CARDIF	3 002 633	3 347 291	111,5												
9	SLAVIA	1 094 315	1 448 203	132,3	636 251	843 658	132,6	136 033	219 153	161,1	230 833	235 743	102,1	51 247	65 549	127,9
10	COLONNADE	1 370 021	1 438 236	105,0							1 027 697	1 075 265	104,6	5 201	4 629	89,0
11	ERV	1 326 245	1 337 243	100,8							5 544	8 506	153,4			
12	HVP	882 342	1 033 364	117,1	175 951	230 142	130,8	80 818	100 881	124,8	495 804	561 063	113,2	106 045	104 684	98,7
13	KP	816 271	1 007 234	123,4										431 644	608 224	140,9
14	MAXIMA	711 535	1 001 044	140,7												
15	HDI	524 737	591 871	112,8							149 821	194 187	129,6	348 228	510 020	146,5
16	SV	515 898	493 618	95,7							524 737	591 871	112,8			
17	D.A.S.	447 723	455 438	101,7										65 184	58 938	90,4
18	METLIFE	251 727	226 406	89,9												
19	HALALI	33 015	36 905	111,8							2 870	3 598	125,4	871	1 043	119,7
20	YOUPLUS	8 939	8 201	91,7												
21	ČKP	151	219	145,0	151	219	145,0									
	Total	107 599 680	117 123 095	108,9	29 351 527	30 874 260	105,2	27 987 835	31 252 064	111,7	24 156 804	25 972 447	107,5	15 739 964	17 775 076	112,9

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

Life Insurance according to ČAP Methodology – Indices 1-12/2023

Insurance Company	Contractual Premiums Written according to ČAP Methodology (CZK '000)									
	Total			Current premiums			Single Paid Premiums*			
	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	
1	KOOP	14 961 957	15 621 836	104,4	14 899 645	15 584 146	104,6	62 312	37 690	60,5
2	GČP	10 309 484	10 265 295	99,6	10 242 457	10 198 532	99,6	67 027	66 763	99,6
3	NN	4 679 197	4 655 848	99,5	4 662 833	4 632 388	99,3	16 364	23 460	143,4
4	ALLIANZ	3 783 925	4 003 447	105,8	3 743 768	3 984 198	106,4	40 157	19 249	47,9
5	UNIQA	3 688 409	3 856 451	104,6	3 683 157	3 847 530	104,5	5 252	8 921	169,8
6	ČSOBP	3 644 493	3 781 469	103,8	3 581 475	3 701 848	103,4	63 018	79 621	126,3
7	ČPP	2 819 764	2 991 383	106,1	2 813 305	2 981 890	106,0	6 459	9 493	147,0
8	METLIFE	2 781 362	2 756 415	99,1	2 764 479	2 747 105	99,4	16 883	9 310	55,1
9	KP	1 670 782	1 645 404	98,5	1 177 685	1 255 491	106,6	493 097	389 913	79,1
10	SIMPLEA	630 521	842 155	133,6	630 521	842 155	133,6			
11	YOUPLUS	273 515	421 648	154,2	273 515	421 648	154,2			
12	CARDIF	310 413	313 318	100,9	310 413	313 318	100,9			
13	SV	118 329	108 571	91,8	118 148	108 434	91,8	181	137	75,5
14	MAXIMA	94 208	105 725	112,2	94 208	105 725	112,2			
15	HVP	1 207	1 021	84,6	1 207	1 021	84,6			
Total		49 767 567	51 369 987	103,2	48 996 816	50 725 429	103,5	770 751	644 558	83,6

* 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

1-12/2023

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)		
		1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index	1-12/2022	1-12/2023	Index
1	KP	493 097	389 913	79,1	1 056	1 029	97,4	492 041	388 884	79,0
2	ČSOBP	63 018	79 621	126,3	20 233	30 433	150,4	42 785	49 188	115,0
3	GČP	67 027	66 763	99,6	62 203	61 396	98,7	4 824	5 367	111,3
4	KOOP	62 312	37 690	60,5	55 473	31 084	56,0	6 839	6 607	96,6
5	NN	16 364	23 460	143,4	16 093	23 277	144,6	271	183	67,7
6	ALLIANZ	40 157	19 249	47,9	19 104	18 684	97,8	21 053	565	2,7
7	ČPP	6 459	9 493	147,0	6 459	9 493	147,0			
8	METLIFE	16 883	9 310	55,1	16 222	9 111	56,2	661	200	30,2
9	UNIQA	5 252	8 921	169,8	5 648	8 939	158,3	- 396	- 18	4,6
10	SV	181	137	75,5	129	137	106,1	52		0,0
Total		770 751	644 558	83,6	202 621	193 582	95,5	568 130	450 976	79,4

* 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 1-12/2023

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	40 626 826	8 669 077	5 728 528	2 940 549
2	KOOP	39 345 824			
3	ALLIANZ	19 587 849			
4	ČSOBP	15 096 494			
5	ČPP	13 973 151			
6	UNIQA	13 146 736	6 914 293	4 154 307	2 759 986
7	NN	4 655 848			
8	CARDIF	3 660 609			
9	DIRECT	3 440 823			
10	METLIFE	2 982 821			
11	KP	2 652 638			
12	SLAVIA	1 448 203			
13	COLONNADE	1 438 236			
14	ERV	1 337 243			
15	MAXIMA	1 106 769			
16	HVP	1 034 385			
17	SIMPLEA	842 155			
18	SV	602 189			
19	HDI	591 871			
20	D.A.S.	455 438			
21	YOUPLUS	429 849			
22	HALALI	36 905			
23	ČKP	219			
CELKEM		168 493 082	15 583 370	9 882 835	5 700 535

* 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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