



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-3/2022

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Summary Data according to ČAP Methodology 1-3/2022

Indicator	1-3/2021	1-12/2021	1-3/2022	Index 1-3/2022 to 1-3/2021	Share 1-3/2022 in 1-12/2021
	CZK '000	CZK '000	CZK '000		
Contractual insurance in the Czech Republic total	37 471 639	147 047 323	40 666 646	108,5	27,7
Life insurance	12 164 847	48 239 595	12 658 294	104,1	26,2
current premiums	11 879 816	47 331 235	12 436 658	104,7	26,3
single payment total*	285 031	908 360	221 636	77,8	24,4
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	54 336	201 526	44 508	81,9	22,1
separate single paid total (including return deposit)*	230 696	706 834	177 128	76,8	25,1
Non-Life Insurance**	25 306 792	98 807 728	28 008 352	110,7	28,3
direct insurance	25 188 103	97 791 592	27 563 000	109,4	28,2
indirect insurance (total inward reinsurance)	946 337	3 764 562	1 309 898	138,4	34,8
MTPL**	7 043 378	28 205 168	7 312 771	103,8	25,9
motor hull insurance**	6 197 475	25 580 499	6 724 105	108,5	26,3
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	6 499 578	21 893 350	7 549 352	116,2	34,5
retail property and liability insurance**	3 451 446	14 129 490	3 792 028	109,9	26,8
Contractual insurance via branches outside the Czech Republic total	770 595	6 555 177	3 679 751	477,5	56,1
Ex lege insurances total	2 467 678	9 539 356	2 575 397	104,4	27,0
Premiums according to ČAP methodology total	39 939 317	156 586 679	43 242 043	108,3	27,6
	pcs	pcs	pcs		
Number of contracts in portfolio total	28 653 644	28 806 327	28 943 587	101,0	100,5
Life Insurance	5 016 763	4 933 051	4 908 021	97,8	99,5
Non-Life Insurance	23 636 881	23 873 275	24 035 566	101,7	100,7
MTPL	8 476 085	8 635 768	8 648 443	102,0	100,1
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)	708 466	722 629	724 600	102,3	100,3
	CZK '000	CZK '000	CZK '000		
New business in life insurance total	3 954 631	13 092 259	3 366 670	85,1	25,7
in which: current premiums contracts	1 346 760	5 520 954	1 488 259	110,5	27,0
single payment total	2 607 870	7 571 304	1 878 411	72,0	24,8
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	321 236	1 253 194	322 887	100,5	25,8
separate single paid total (including return deposit)	2 286 631	6 318 109	1 555 525	68,0	24,6
	pcs	pcs	pcs		
New business in life insurance total	108 641	432 530	110 752	101,9	25,6
in which: current premiums	104 923	421 637	107 398	102,4	25,5
separate single paid total (including return deposit)	3 718	10 893	3 354	90,2	30,8

* 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 1-3/2022

Insurance Company		Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)
1	KOOP	10 557 199	26,0	6 642 885	23,7	3 914 314	30,9
2	GČP	9 942 441	24,4	7 353 450	26,3	2 588 991	20,5
3	ALLIANZ	4 356 749	10,7	3 424 401	12,2	932 348	7,4
4	ČSOBP	3 401 602	8,4	2 460 303	8,8	941 299	7,4
5	ČPP	3 144 522	7,7	2 415 677	8,6	728 845	5,8
6	UNIQA	3 030 869	7,5	2 115 303	7,6	915 566	7,2
7	NN	1 182 208	2,9			1 182 208	9,3
8	CARDIF	798 277	2,0	721 961	2,6	76 316	0,6
9	METLIFE	747 664	1,8	63 752	0,2	683 912	5,4
10	KP	741 976	1,8	295 386	1,1	446 590	3,5
11	DIRECT	691 388	1,7	691 388	2,5		
12	COLONNADE	378 769	0,9	378 769	1,4		
13	ERV	378 205	0,9	378 205	1,4		
14	SLAVIA	264 865	0,7	264 865	0,9		
15	HVP	240 939	0,6	240 616	0,9	323	
16	MAXIMA	180 036	0,4	155 183	0,6	24 853	0,2
17	HDI	152 486	0,4	152 486	0,5		
18	ERGO	142 367	0,4	111 922	0,4	30 445	0,2
19	SIMPLEA	138 208	0,3			138 208	1,1
20	D.A.S.	116 511	0,3	116 511	0,4		
21	YOUPLUS	56 412	0,1	2 335		54 077	0,4
22	HALALI	22 924	0,1	22 924	0,1		
23	ČKP	30		30			
Total		40 666 646	100	28 008 352	100	12 658 294	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 1-3/2022

Insurance Company		Total* (CZK '000)	Share (%)
1	GČP	7 353 450	26,3
2	KOOP	6 642 885	23,7
3	ALLIANZ	3 424 401	12,2
4	ČSOBP	2 460 303	8,8
5	ČPP	2 415 677	8,6
6	UNIQA	2 115 303	7,6
7	CARDIF	721 961	2,6
8	DIRECT	691 388	2,5
9	COLONNADE	378 769	1,4
10	ERV	378 205	1,4
11	KP	295 386	1,1
12	SLAVIA	264 865	0,9
13	HVP	240 616	0,9
14	MAXIMA	155 183	0,6
15	HDI	152 486	0,5
16	D.A.S.	116 511	0,4
17	ERGO	111 922	0,4
18	METLIFE	63 752	0,2
19	HALALI	22 924	0,1
20	YOUPLUS	2 335	
21	ČKP	30	
Total		28 008 352	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 1-3/2022

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	3 914 314	30,9
2	GČP	2 588 991	20,5
3	NN	1 182 208	9,3
4	ČSOBP	941 299	7,4
5	ALLIANZ	932 348	7,4
6	UNIQA	915 566	7,2
7	ČPP	728 845	5,8
8	METLIFE	683 912	5,4
9	KP	446 590	3,5
10	SIMPLEA	138 208	1,1
11	CARDIF	76 316	0,6
12	YOUPLUS	54 077	0,4
13	ERGO	30 445	0,2
14	MAXIMA	24 853	0,2
15	HVP	323	
Total		12 658 294	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 1-3/2022

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	4 356 749	3 424 401	987 165	1 213 160	748 858	440 509	932 348	925 908	6 440	5 830	610	4 356 749	
2	CARDIF	798 277	721 961					76 316	76 316				798 277	
3	COLONNADE	378 769	378 769			289 597	1 326						378 769	
4	ČKP	30	30	30									30	
5	ČPP	3 144 522	2 415 677	1 000 510	589 194	538 226	227 942	728 845	727 076	1 769	1 769		3 144 522	
6	ČSOBP	3 401 602	2 460 303	709 570	600 749	618 127	402 911	941 299	927 644	13 655	3 420	10 235	3 401 602	
7	D.A.S.	116 511	116 511										116 511	
8	DIRECT	691 388	691 388	380 579	136 337	52 822	83 325						691 388	
9	ERGO	142 367	111 922				12 113	30 445	30 445				142 367	
10	ERV	378 205	378 205			4 625							378 205	
11	GČP	9 942 441	7 353 450	1 910 233	1 873 632	1 962 817	1 253 403	2 588 991	2 579 829	9 162	8 333	829	10 416 295	
12	HALALI	22 924	22 924			4 895	427						22 924	
13	HDI	152 486	152 486			152 486							152 486	
14	HVP	240 939	240 616	40 648	18 767	143 545	29 984	323	323				240 939	
15	KOOP	10 557 199	6 642 885	1 360 744	1 484 046	2 685 565	963 361	3 914 314	3 897 649	16 665	14 908	1 757	12 658 742	
16	KP	741 976	295 386				91 281	446 590	282 689	163 901	275	163 626	741 976	
17	MAXIMA	180 036	155 183			39 879	71 902	24 853	24 853				180 036	
18	METLIFE	747 664	63 752					683 912	677 325	6 587	6 442	146	747 664	
19	NN	1 182 208						1 182 208	1 179 908	2 300	2 292	8	1 182 208	
20	SIMPLEA	138 208						138 208	138 208				138 208	
21	SLAVIA	264 865	264 865	147 530	29 929	69 758	12 677						264 865	
22	UNIQA	3 030 869	2 115 303	775 762	778 291	238 152	200 867	915 566	914 408	1 158	1 240	- 82	3 030 869	
23	YOUPLUS	56 412	2 335					54 077	54 077				56 412	
	Total	40 666 646	28 008 352	7 312 771	6 724 105		3 792 028	12 658 294	12 436 658	221 636	44 508	177 128	2 575 397	43 242 043

* 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 1-3/2022

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index
1	KOOP	8 986 781	10 557 199	117,5	5 352 136	6 642 885	124,1	3 634 645	3 914 314	107,7
2	GČP	9 809 522	9 942 441	101,4	7 222 325	7 353 450	101,8	2 587 197	2 588 991	100,1
3	ALLIANZ	4 201 881	4 356 749	103,7	3 324 131	3 424 401	103,0	877 750	932 348	106,2
4	ČSOBP	3 107 072	3 401 602	109,5	2 168 349	2 460 303	113,5	938 723	941 299	100,3
5	ČPP	2 935 750	3 144 522	107,1	2 235 915	2 415 677	108,0	699 835	728 845	104,1
6	UNIQA	2 939 085	3 030 869	103,1	2 097 160	2 115 303	100,9	841 925	915 566	108,7
7	NN	1 211 454	1 182 208	97,6				1 211 454	1 182 208	97,6
8	CARDIF	676 890	798 277	117,9	610 807	721 961	118,2	66 083	76 316	115,5
9	METLIFE	725 444	747 664	103,1	64 076	63 752	99,5	661 368	683 912	103,4
10	KP	731 425	741 976	101,4	258 459	295 386	114,3	472 966	446 590	94,4
11	DIRECT	612 530	691 388	112,9	612 530	691 388	112,9			
12	COLONNADE	315 699	378 769	120,0	315 699	378 769	120,0			
13	ERV	110 253	378 205	343,0	110 253	378 205	343,0			
14	SLAVIA	250 996	264 865	105,5	250 996	264 865	105,5			
15	HVP	221 793	240 939	108,6	221 413	240 616	108,7	380	323	85,0
16	MAXIMA	146 288	180 036	123,1	113 820	155 183	136,3	32 468	24 853	76,5
17	HDI	154 988	152 486	98,4	154 988	152 486	98,4			
18	ERGO	92 009	142 367	154,7	59 411	111 922	188,4	32 598	30 445	93,4
19	SIMPLEA	85 418	138 208	161,8				85 418	138 208	161,8
20	D.A.S.	110 137	116 511	105,8	110 137	116 511	105,8			
21	YOUPLUS	24 619	56 412	229,1	2 580	2 335	90,5	22 039	54 077	245,4
22	HALALI	21 607	22 924	106,1	21 607	22 924	106,1			
23	ČKP		30			30				
Total		37 471 639	40 666 646	108,5	25 306 792	28 008 352	110,7	12 164 847	12 658 294	104,1

* 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 1-3/2022

Insurance Company	Contractual Premiums Written according to ČAP Methodology (CZK '000)															
	Total*			MTPL			Motor Hull Insurance			Industry and Business			Retail property and liability insurance			
	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	
1	GCP	7 222 325	7 353 450	101,8	1 927 147	1 910 233	99,1	1 825 280	1 873 632	102,6	1 930 049	1 962 817	101,7	1 198 780	1 253 403	104,6
2	KOOP	5 352 136	6 642 885	124,1	1 246 839	1 360 744	109,1	1 290 789	1 484 046	115,0	1 812 767	2 685 565	148,1	887 964	963 361	108,5
3	ALLIANZ	3 324 131	3 424 401	103,0	922 981	987 165	107,0	1 130 670	1 213 160	107,3	841 779	748 858	89,0	412 891	440 509	106,7
4	ČSOBP	2 168 349	2 460 303	113,5	666 827	709 570	106,4	498 599	600 749	120,5	526 315	618 127	117,4	349 505	402 911	115,3
5	ČPP	2 235 915	2 415 677	108,0	937 554	1 000 510	106,7	523 601	589 194	112,5	514 734	538 226	104,6	212 295	227 942	107,4
6	UNIQA	2 097 160	2 115 303	100,9	807 223	775 762	96,1	759 178	778 291	102,5	230 894	238 152	103,1	163 428	200 867	122,9
7	CARDIF	610 807	721 961	118,2												
8	DIRECT	612 530	691 388	112,9	362 701	380 579	104,9	127 414	136 337	107,0	41 693	52 822	126,7	54 677	83 325	152,4
9	COLONNADE	315 699	378 769	120,0							222 838	289 597	130,0	1 717	1 326	77,2
10	ERV	110 253	378 205	343,0							3 720	4 625	124,3			
11	KP	258 459	295 386	114,3										58 722	91 281	155,4
12	SLAVIA	250 996	264 865	105,5	131 619	147 530	112,1	23 703	29 929	126,3	57 040	69 758	122,3	10 555	12 677	120,1
13	HVP	221 413	240 616	108,7	40 487	40 648	100,4	18 241	18 767	102,9	124 684	143 545	115,1	30 887	29 984	97,1
14	MAXIMA	113 820	155 183	136,3							34 828	39 879	114,5	56 775	71 902	126,6
15	HDI	154 988	152 486	98,4							154 988	152 486	98,4			
16	D.A.S.	110 137	116 511	105,8												
17	ERGO	59 411	111 922	188,4										12 618	12 113	96,0
18	METLIFE	64 076	63 752	99,5												
19	HALALI	21 607	22 924	106,1							3 249	4 895	150,7	632	427	67,6
20	YOUPLUS	2 580	2 335	90,5												
21	ČKP		30			30										
Total		25 306 792	28 008 352	110,7	7 043 378	7 312 771	103,8	6 197 475	6 724 105	108,5	6 499 578	7 549 352	116,2	3 451 446	3 792 028	109,9

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches not included

Life Insurance according to ČAP Methodology – Indices 1-3/2022

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Current premiums			Single Paid Premiums*		
		1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index
1	KOOP	3 634 645	3 914 314	107,7	3 616 225	3 897 649	107,8	18 420	16 665	90,5
2	GČP	2 587 197	2 588 991	100,1	2 577 349	2 579 829	100,1	9 848	9 162	93,0
3	NN	1 211 454	1 182 208	97,6	1 208 635	1 179 908	97,6	2 819	2 300	81,6
4	ČSOBP	938 723	941 299	100,3	919 434	927 644	100,9	19 289	13 655	70,8
5	ALLIANZ	877 750	932 348	106,2	872 673	925 908	106,1	5 077	6 440	126,8
6	UNIQA	841 925	915 566	108,7	839 932	914 408	108,9	1 993	1 158	58,1
7	ČPP	699 835	728 845	104,1	697 737	727 076	104,2	2 098	1 769	84,3
8	METLIFE	661 368	683 912	103,4	653 429	677 325	103,7	7 939	6 587	83,0
9	KP	472 966	446 590	94,4	255 466	282 689	110,7	217 500	163 901	75,4
10	SIMPLEA	85 418	138 208	161,8	85 418	138 208	161,8			
11	CARDIF	66 083	76 316	115,5	66 083	76 316	115,5			
12	YOUPLUS	22 039	54 077	245,4	22 039	54 077	245,4			
13	ERGO	32 598	30 445	93,4	32 548	30 445	93,5	50		0,6
14	MAXIMA	32 468	24 853	76,5	32 468	24 853	76,5			
15	HVP	380	323	85,0	380	323	85,0			
Total		12 164 847	12 658 294	104,1	11 879 816	12 436 658	104,7	285 031	221 636	77,8

* 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

1-3/2022

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)		
		1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index	1-3/2021	1-3/2022	Index
1	KP	217 500	163 901	75,4	424	275	65,0	217 076	163 626	75,4
2	KOOP	18 420	16 665	90,5	16 431	14 908	90,7	1 989	1 757	88,4
3	ČSOBP	19 289	13 655	70,8	9 826	3 420	34,8	9 462	10 235	108,2
4	GČP	9 848	9 162	93,0	8 932	8 333	93,3	916	829	90,5
5	METLIFE	7 939	6 587	83,0	7 560	6 442	85,2	379	146	38,5
6	ALLIANZ	5 077	6 440	126,8	4 316	5 830	135,1	761	610	80,1
7	NN	2 819	2 300	81,6	2 687	2 292	85,3	132	8	5,8
8	ČPP	2 098	1 769	84,3	2 065	1 769	85,7	33		0,0
9	UNIQA	1 993	1 158	58,1	2 046	1 240	60,6	- 53	- 82	155,2
10	ERGO	50		0,6	50		0,6			
Total		285 031	221 636	77,8	54 336	44 508	81,9	230 696	177 128	76,8

* 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 1-3/2022

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	KOOP	10 557 199			
2	GČP	9 942 441	2 042 564	1 320 768	721 796
3	ALLIANZ	4 356 749			
4	ČSOBP	3 401 602			
5	ČPP	3 144 522			
6	UNIQA	3 030 869	1 637 187	970 224	666 963
7	NN	1 182 208			
8	CARDIF	798 277			
9	METLIFE	747 664			
10	KP	741 976			
11	DIRECT	691 388			
12	COLONNADE	378 769			
13	ERV	378 205			
14	SLAVIA	264 865			
15	HVP	240 939			
16	MAXIMA	180 036			
17	HDI	152 486			
18	ERGO	142 367			
19	SIMPLEA	138 208			
20	D.A.S.	116 511			
21	YOUPLUS	56 412			
22	HALALI	22 924			
23	ČKP	30			
CELKEM		40 666 646	3 679 751	2 290 992	1 388 759

* 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. Rechtsschutz AG, pobočka pro ČR
DIRECT	DIRECT pojišťovna, a.s.
ERGO	ERGO 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.
UNIQA	UNIQA pojišťovna, a.s.
YOUPLUS	YOUPLUS Životní pojišťovna, pobočka pro Českou republiku



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