



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-9/2021

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Summary Data according to ČAP Methodology 1-9/2021

Indicator	1-9/2020	1-12/2020	1-9/2021	Index 1-9/2021 to 1-9/2020	Share 1-9/2021 in 1-12/2020
	CZK '000	CZK '000	CZK '000		
Contractual insurance in the Czech Republic total	105 836 251	140 901 208	110 839 243	104,7	78,7
Life insurance	35 244 540	47 548 317	36 192 379	102,7	76,1
current premiums	34 475 740	46 552 796	35 443 118	102,8	76,1
single payment total*	768 800	995 521	749 261	97,5	75,3
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	195 547	262 413	146 288	74,8	55,7
separate single paid total (including return deposit)*	573 253	733 109	602 973	105,2	82,2
Non-Life Insurance**	70 591 711	93 352 891	74 646 864	105,7	80,0
direct insurance	70 032 126	92 371 498	73 999 403	105,7	80,1
indirect insurance (total inward reinsurance)	2 681 627	3 653 567	2 738 475	102,1	75,0
MTPL**	20 230 189	26 878 003	21 392 036	105,7	79,6
motor hull insurance**	17 941 500	23 974 536	19 148 238	106,7	79,9
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	16 136 855	21 177 588	16 853 038	104,4	79,6
retail property and liability insurance**	9 653 772	12 991 073	10 490 596	108,7	80,8
Contractual insurance via branches outside the Czech Republic total	2 352 880	3 224 032	4 945 372	210,2	153,4
Ex lege insurances total	6 780 821	9 048 220	7 132 928	105,2	78,8
Premiums according to ČAP methodology total	112 617 072	149 949 428	117 972 171	104,8	78,7
	pcs	pcs	pcs		
Number of contracts in portfolio total	28 571 286	28 616 243	28 836 360	100,9	100,8
Life Insurance	5 045 464	5 036 647	4 929 481	97,7	97,9
Non-Life Insurance	23 525 822	23 579 596	23 906 879	101,6	101,4
MTPL	8 431 997	8 447 556	8 630 889	102,4	102,2
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)	710 247	712 209	718 431	101,2	100,9
	CZK '000	CZK '000	CZK '000		
New business in life insurance total	9 871 256	13 215 985	10 643 876	107,8	80,5
in which: current premiums contracts	3 741 545	5 200 470	4 089 319	109,3	78,6
single payment total	6 129 712	8 015 514	6 554 557	106,9	81,8
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	898 331	1 206 385	932 028	103,8	77,3
separate single paid total (including return deposit)	5 231 381	6 809 132	5 622 530	107,5	82,6
	pcs	pcs	pcs		
New business in life insurance total	322 083	435 852	330 505	102,6	75,8
in which: current premiums	313 152	425 014	321 342	102,6	75,6
separate single paid total (including return deposit)	8 931	10 838	9 163	102,6	84,5

* 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 1-9/2021

Insurance Company		Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)
1	GČP	29 033 898	26,2	21 374 440	28,6	7 659 458	21,2
2	KOOP	25 708 034	23,2	14 892 135	20,0	10 815 899	29,9
3	ALLIANZ	12 424 671	11,2	9 776 780	13,1	2 647 891	7,3
4	ČSOBP	9 343 157	8,4	6 620 291	8,9	2 722 866	7,5
5	ČPP	8 961 406	8,1	6 910 763	9,3	2 050 643	5,7
6	UNIQA	8 873 605	8,0	6 223 558	8,3	2 650 047	7,3
7	NN	3 564 716	3,2			3 564 716	9,8
8	METLIFE	2 203 347	2,0	194 780	0,3	2 008 567	5,5
9	CARDIF	2 167 152	2,0	1 961 176	2,6	205 976	0,6
10	DIRECT	1 920 865	1,7	1 920 865	2,6		
11	KP	1 816 383	1,6	524 297	0,7	1 292 086	3,6
12	COLONNADE	835 599	0,8	835 599	1,1		
13	SLAVIA	817 332	0,7	817 332	1,1		
14	HVP	563 155	0,5	562 034	0,8	1 121	
15	MAXIMA	556 766	0,5	468 661	0,6	88 105	0,2
16	ERV	551 833	0,5	551 833	0,7		
17	ERGO	418 196	0,4	320 906	0,4	97 290	0,3
18	HDI	335 699	0,3	335 699	0,4		
19	D.A.S.	319 638	0,3	319 638	0,4		
20	SIMPLEA	297 822	0,3			297 822	0,8
21	YOUPLUS	97 379	0,1	7 487		89 892	0,2
22	HALALI	28 529		28 529			
23	ČKP	61		61			
Total		110 839 243	100	74 646 864	100	36 192 379	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 1-9/2021

	Insurance Company	Total* (CZK '000)	Share (%)
1	GČP	21 374 440	28,6
2	KOOP	14 892 135	20,0
3	ALLIANZ	9 776 780	13,1
4	ČPP	6 910 763	9,3
5	ČSOBP	6 620 291	8,9
6	UNIQA	6 223 558	8,3
7	CARDIF	1 961 176	2,6
8	DIRECT	1 920 865	2,6
9	COLONNADE	835 599	1,1
10	SLAVIA	817 332	1,1
11	HVP	562 034	0,8
12	ERV	551 833	0,7
13	KP	524 297	0,7
14	MAXIMA	468 661	0,6
15	HDI	335 699	0,4
16	ERGO	320 906	0,4
17	D.A.S.	319 638	0,4
18	METLIFE	194 780	0,3
19	HALALI	28 529	
20	YOUPLUS	7 487	
21	ČKP	61	
	Total	74 646 864	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 1-9/2021

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	10 815 899	29,9
2	GČP	7 659 458	21,2
3	NN	3 564 716	9,8
4	ČSOBP	2 722 866	7,5
5	UNIQA	2 650 047	7,3
6	ALLIANZ	2 647 891	7,3
7	ČPP	2 050 643	5,7
8	METLIFE	2 008 567	5,5
9	KP	1 292 086	3,6
10	SIMPLEA	297 822	0,8
11	CARDIF	205 976	0,6
12	ERGO	97 290	0,3
13	YOUPLUS	89 892	0,2
14	MAXIMA	88 105	0,2
15	HVP	1 121	
Total		36 192 379	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 1-9/2021

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	12 424 671	9 776 780	2 909 323	3 534 342	1 970 383	1 258 334	2 647 891	2 610 018	37 873	12 322	25 551	12 424 671
2	CARDIF	2 167 152	1 961 176					205 976	205 976				2 167 152
3	COLONNADE	835 599	835 599			580 607	4 698						835 599
4	ČKP	61	61	61									61
5	ČPP	8 961 406	6 910 763	2 964 947	1 723 720	1 416 632	636 427	2 050 643	2 044 871	5 772	5 718	55	8 961 406
6	ČSOBP	9 343 157	6 620 291	1 981 946	1 553 437	1 578 158	1 126 407	2 722 866	2 637 555	85 311	23 721	61 591	9 343 157
7	D.A.S.	319 638	319 638										319 638
8	DIRECT	1 920 865	1 920 865	1 144 199	395 054	106 469	187 071						1 920 865
9	ERGO	418 196	320 906				43 069	97 290	97 074	216	161	55	418 196
10	ERV	551 833	551 833			4 115							551 833
11	GČP	29 033 898	21 374 440	5 656 663	5 487 471	5 682 533	3 540 312	7 659 458	7 633 215	26 243	23 536	2 707	30 373 083
12	HALALI	28 529	28 529			4 960	1 120						28 529
13	HDI	335 699	335 699			335 699							335 699
14	HVP	563 155	562 034	112 320	52 650	298 287	81 478	1 121	1 121				563 155
15	KOOP	25 708 034	14 892 135	3 789 778	4 055 250	3 993 269	2 661 836	10 815 899	10 762 453	53 446	46 520	6 926	31 501 777
16	KP	1 816 383	524 297				208 529	1 292 086	786 604	505 482	1 023	504 459	1 816 383
17	MAXIMA	556 766	468 661			87 104	163 417	88 105	88 105				556 766
18	METLIFE	2 203 347	194 780					2 008 567	1 988 244	20 323	19 492	831	2 203 347
19	NN	3 564 716						3 564 716	3 556 342	8 374	7 947	426	3 564 716
20	SIMPLEA	297 822						297 822	297 822				297 822
21	SLAVIA	817 332	817 332	433 084	77 574	149 598	28 954						817 332
22	UNIQA	8 873 605	6 223 558	2 399 715	2 268 740	645 224	548 944	2 650 047	2 643 826	6 221	5 848	373	8 873 605
23	YOUPLUS	97 379	7 487					89 892	89 892				97 379
	Total	110 839 243	74 646 864	21 392 036	19 148 238		10 490 596	36 192 379	35 443 118	749 261	146 288	602 973	117 972 171

* 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 1-9/2021

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index
1	GČP	28 712 554	29 033 898	101,1	20 900 137	21 374 440	102,3	7 812 417	7 659 458	98,0
2	KOOP	24 505 960	25 708 034	104,9	13 852 011	14 892 135	107,5	10 653 949	10 815 899	101,5
3	ALLIANZ	11 693 573	12 424 671	106,3	9 245 669	9 776 780	105,7	2 447 904	2 647 891	108,2
4	ČSOBP	8 883 768	9 343 157	105,2	6 146 564	6 620 291	107,7	2 737 204	2 722 866	99,5
5	ČPP	8 143 657	8 961 406	110,0	6 221 374	6 910 763	111,1	1 922 283	2 050 643	106,7
6	UNIQA	8 496 932	8 873 605	104,4	6 196 482	6 223 558	100,4	2 300 450	2 650 047	115,2
7	NN	3 606 555	3 564 716	98,8				3 606 555	3 564 716	98,8
8	METLIFE	2 166 983	2 203 347	101,7	179 463	194 780	108,5	1 987 520	2 008 567	101,1
9	CARDIF	2 050 947	2 167 152	105,7	1 858 624	1 961 176	105,5	192 323	205 976	107,1
10	DIRECT	1 671 951	1 920 865	114,9	1 671 951	1 920 865	114,9			
11	KP	1 686 817	1 816 383	107,7	457 883	524 297	114,5	1 228 934	1 292 086	105,1
12	COLONNADE	778 551	835 599	107,3	778 551	835 599	107,3			
13	SLAVIA	799 380	817 332	102,2	799 380	817 332	102,2			
14	HVP	602 812	563 155	93,4	601 474	562 034	93,4	1 338	1 121	83,8
15	MAXIMA	514 053	556 766	108,3	427 602	468 661	109,6	86 451	88 105	101,9
16	ERV	303 864	551 833	181,6	303 864	551 833	181,6			
17	ERGO	430 756	418 196	97,1	327 813	320 906	97,9	102 943	97 290	94,5
18	HDI	287 775	335 699	116,7	287 775	335 699	116,7			
19	D.A.S.	299 598	319 638	106,7	299 598	319 638	106,7			
20	SIMPLEA	147 758	297 822	201,6				147 758	297 822	201,6
21	YOUPLUS	25 009	97 379	389,4	8 499	7 487	88,1	16 510	89 892	544,5
22	HALALI	26 967	28 529	105,8	26 967	28 529	105,8			
23	ČKP	30	61	203,3	30	61	203,3			
Total		105 836 251	110 839 243	104,7	70 591 711	74 646 864	105,7	35 244 540	36 192 379	102,7

* 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 1-9/2021

Contractual Premiums Written according to ČAP Methodology (CZK '000)																
Insurance Company	Total*			MTP/L			Motor Hull Insurance			Industry and Business			Retail property and liability insurance			
	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	
1	GCP	20 900 137	21 374 440	102,3	5 556 618	5 656 663	101,8	5 356 308	5 487 471	102,4	5 443 955	5 682 533	104,4	3 460 991	3 540 312	102,3
2	KOOP	13 852 011	14 892 135	107,5	3 530 272	3 789 778	107,4	3 633 542	4 055 250	111,6	3 819 217	3 993 269	104,6	2 484 798	2 661 836	107,1
3	ALLIANZ	9 245 669	9 776 780	105,7	2 686 508	2 909 323	108,3	3 328 749	3 534 342	106,2	1 965 944	1 970 383	100,2	1 151 206	1 258 334	109,3
4	ČPP	6 221 374	6 910 763	111,1	2 663 152	2 964 947	111,3	1 589 402	1 723 720	108,5	1 281 437	1 416 632	110,6	550 621	636 427	115,6
5	ČSOBP	6 146 564	6 620 291	107,7	1 935 557	1 981 946	102,4	1 480 197	1 553 437	104,9	1 398 935	1 578 158	112,8	978 411	1 126 407	115,1
6	UNIQA	6 196 482	6 223 558	100,4	2 304 143	2 399 715	104,1	2 114 248	2 268 740	107,3	685 177	645 224	94,2	452 501	548 944	121,3
7	CARDIF	1 858 624	1 961 176	105,5												
8	DIRECT	1 671 951	1 920 865	114,9	1 015 332	1 144 199	112,7	319 373	395 054	123,7	132 674	106 469	80,2	118 087	187 071	158,4
9	COLONNADE	778 551	835 599	107,3							534 042	580 607	108,7	5 247	4 698	89,5
10	SLAVIA	799 380	817 332	102,2	434 650	433 084	99,6	69 163	77 574	112,2	141 553	149 598	105,7	24 608	28 954	117,7
11	HVP	601 474	562 034	93,4	103 927	112 320	108,1	50 518	52 650	104,2	347 483	298 287	85,8	78 995	81 478	103,1
12	ERV	303 864	551 833	181,6							8 263	4 115	49,8			
13	KP	457 883	524 297	114,5										132 533	208 529	157,3
14	MAXIMA	427 602	468 661	109,6							86 406	87 104	100,8	174 283	163 417	93,8
15	HDI	287 775	335 699	116,7							287 775	335 699	116,7			
16	ERGO	327 813	320 906	97,9										39 832	43 069	108,1
17	D.A.S.	299 598	319 638	106,7												
18	METLIFE	179 463	194 780	108,5												
19	HALALI	26 967	28 529	105,8							3 994	4 960	124,2	1 659	1 120	67,5
20	YOUPLUS	8 499	7 487	88,1												
21	ČKP	30	61	203,3	30	61	203,3									
	Total	70 591 711	74 646 864	105,7	20 230 189	21 392 036	105,7	17 941 500	19 148 238	106,7	16 136 855	16 853 038	104,4	9 653 772	10 490 596	108,7

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches not included

Life Insurance according to ČAP Methodology – Indices 1-9/2021

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Current premiums			Single Paid Premiums*		
		1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index
1	KOOP	10 653 949	10 815 899	101,5	10 590 865	10 762 453	101,6	63 084	53 446	84,7
2	GČP	7 812 417	7 659 458	98,0	7 788 735	7 633 215	98,0	23 682	26 243	110,8
3	NN	3 606 555	3 564 716	98,8	3 599 188	3 556 342	98,8	7 367	8 374	113,7
4	ČSOBP	2 737 204	2 722 866	99,5	2 610 574	2 637 555	101,0	126 630	85 311	67,4
5	UNIQA	2 300 450	2 650 047	115,2	2 294 263	2 643 826	115,2	6 187	6 221	100,5
6	ALLIANZ	2 447 904	2 647 891	108,2	2 416 368	2 610 018	108,0	31 536	37 873	120,1
7	ČPP	1 922 283	2 050 643	106,7	1 917 024	2 044 871	106,7	5 259	5 772	109,8
8	METLIFE	1 987 520	2 008 567	101,1	1 970 816	1 988 244	100,9	16 704	20 323	121,7
9	KP	1 228 934	1 292 086	105,1	740 812	786 604	106,2	488 122	505 482	103,6
10	SIMPLEA	147 758	297 822	201,6	147 758	297 822	201,6			
11	CARDIF	192 323	205 976	107,1	192 323	205 976	107,1			
12	ERGO	102 943	97 290	94,5	102 715	97 074	94,5	228	216	94,8
13	YOUPLUS	16 510	89 892	544,5	16 510	89 892	544,5			
14	MAXIMA	86 451	88 105	101,9	86 451	88 105	101,9			
15	HVP	1 338	1 121	83,8	1 338	1 121	83,8			
Total		35 244 540	36 192 379	102,7	34 475 740	35 443 118	102,8	768 800	749 261	97,5

* 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

1-9/2021

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)		
		1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index	1-9/2020	1-9/2021	Index
1	KP	488 122	505 482	103,6	1 325	1 023	77,2	486 797	504 459	103,6
2	ČSOBP	126 630	85 311	67,4	80 136	23 721	29,6	46 494	61 591	132,5
3	KOOP	63 084	53 446	84,7	50 905	46 520	91,4	12 179	6 926	56,9
4	ALLIANZ	31 536	37 873	120,1	10 114	12 322	121,8	21 422	25 551	119,3
5	GČP	23 682	26 243	110,8	18 975	23 536	124,0	4 707	2 707	57,5
6	METLIFE	16 704	20 323	121,7	16 409	19 492	118,8	295	831	282,0
7	NN	7 367	8 374	113,7	7 074	7 947	112,3	293	426	145,5
8	UNIQA	6 187	6 221	100,5	5 498	5 848	106,4	689	373	54,1
9	ČPP	5 259	5 772	109,8	4 965	5 718	115,2	295	55	18,5
10	ERGO	228	216	94,8	145	161	111,0	83	55	66,3
Total		768 800	749 261	97,5	195 547	146 288	74,8	573 253	602 973	105,2

* single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches not included

Contractual Premiums Written according to ČAP Cross-border Business via Branches 1-9/2021

Insurance Company		Contractual insurance in the Czech Republic total* ** (tis. Kč)	Contractual insurance outside the Czech Republic total* ** (tis. Kč)
1	GČP	29 033 898	
2	KOOP	25 708 034	
3	ALLIANZ	12 424 671	
4	ČSOBP	9 343 157	
5	ČPP	8 961 406	
6	UNIQA	8 873 605	4 945 372
7	NN	3 564 716	
8	METLIFE	2 203 347	
9	CARDIF	2 167 152	
10	DIRECT	1 920 865	
11	KP	1 816 383	
12	COLONNADE	835 599	
13	SLAVIA	817 332	
14	HVP	563 155	
15	MAXIMA	556 766	
16	ERV	551 833	
17	ERGO	418 196	
18	HDI	335 699	
19	D.A.S.	319 638	
20	SIMPLEA	297 822	
21	YOUPLUS	97 379	
22	HALALI	28 529	
23	ČKP	61	
CELKEM		110 839 243	4 945 372

* 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 Insurance International AG, pobočka pro Českou republiku



Czech Insurance Association (ČAP)
Milevská 2095/5
140 00 Praha 4

- Tel.: + 420 222350150
- Fax: + 420 221413400
- e-mail: info@cap.cz
- www: www.cap.cz