



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-12/2022

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Summary Data according to ČAP Methodology 1-12/2022

Indicator	1-12/2021	1-12/2022	Index 1-12/2022 to 1-12/2021
	CZK '000	CZK '000	
Contractual insurance in the Czech Republic total	147 050 297	157 365 670	107,0
Life insurance	48 239 678	49 767 567	103,2
current premiums	47 331 318	48 996 816	103,5
single payment total*	908 360	770 751	84,9
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	201 526	202 621	100,5
separate single paid total (including return deposit)*	706 834	568 130	80,4
Non-Life Insurance**	98 810 619	107 598 103	108,9
direct insurance	97 794 059	106 239 247	108,6
indirect insurance (total inward reinsurance)	3 764 562	4 407 312	117,1
MTPL**	28 205 168	29 351 527	104,1
motor hull insurance**	25 580 499	27 987 835	109,4
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	21 890 002	24 158 699	110,4
retail property and liability insurance**	14 131 199	15 743 391	111,4
Contractual insurance via branches outside the Czech Republic total	6 555 177	14 559 762	222,1
Ex lege insurances total	9 539 356	10 149 970	106,4
Premiums according to ČAP methodology total	156 589 653	167 515 640	107,0
	pcs	pcs	
Number of contracts in portfolio total	28 568 947	28 875 331	101,1
Life Insurance	4 932 381	4 865 319	98,6
Non-Life Insurance	23 636 565	24 010 012	101,6
MTPL	8 635 569	8 748 476	101,3
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)	722 625	737 562	102,1
	CZK '000	CZK '000	
New business in life insurance total	13 173 436	13 375 858	101,5
in which: current premiums contracts	5 609 809	7 017 635	125,1
single payment total	7 563 627	6 358 221	84,1
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	1 247 777	1 326 311	106,3
separate single paid total (including return deposit)	6 315 850	5 031 910	79,7
	pcs	pcs	
New business in life insurance total	434 601	495 685	114,1
in which: current premiums	423 759	485 404	114,5
separate single paid total (including return deposit)	10 842	10 281	94,8

* 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 1-12/2022

Insurance Company		Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)
1	GČP	39 154 481	24,9	28 844 997	26,8	10 309 484	20,7
2	KOOP	37 190 853	23,6	22 228 896	20,7	14 961 957	30,1
3	ALLIANZ	17 727 534	11,3	13 943 609	13,0	3 783 925	7,6
4	ČSOBP	13 774 098	8,8	10 129 605	9,4	3 644 493	7,3
5	ČPP	12 767 754	8,1	9 947 990	9,2	2 819 764	5,7
6	UNIQA	12 286 910	7,8	8 598 501	8,0	3 688 409	7,4
7	NN	4 679 197	3,0			4 679 197	9,4
8	CARDIF	3 313 046	2,1	3 002 633	2,8	310 413	0,6
9	METLIFE	3 033 089	1,9	251 727	0,2	2 781 362	5,6
10	DIRECT	2 920 530	1,9	2 920 530	2,7		
11	KP	2 487 053	1,6	816 271	0,8	1 670 782	3,4
12	COLONNADE	1 370 021	0,9	1 370 021	1,3		
13	ERV	1 326 245	0,8	1 326 245	1,2		
14	SLAVIA	1 094 315	0,7	1 094 315	1,0		
15	HVP	883 549	0,6	882 342	0,8	1 207	
16	MAXIMA	805 743	0,5	711 535	0,7	94 208	0,2
17	SV	634 227	0,4	515 898	0,5	118 329	0,2
18	SIMPLEA	630 521	0,4			630 521	1,3
19	HDI	522 524	0,3	522 524	0,5		
20	D.A.S.	447 723	0,3	447 723	0,4		
21	YOUPLUS	282 454	0,2	8 939		273 515	0,5
22	HALALI	33 651		33 651			
23	ČKP	151		151			
Total		157 365 670	100	107 598 103	100	49 767 567	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 1-12/2022

Insurance Company		Total* (CZK '000)	Share (%)
1	GČP	28 844 997	26,8
2	KOOP	22 228 896	20,7
3	ALLIANZ	13 943 609	13,0
4	ČSOBP	10 129 605	9,4
5	ČPP	9 947 990	9,2
6	UNIQA	8 598 501	8,0
7	CARDIF	3 002 633	2,8
8	DIRECT	2 920 530	2,7
9	COLONNADE	1 370 021	1,3
10	ERV	1 326 245	1,2
11	SLAVIA	1 094 315	1,0
12	HVP	882 342	0,8
13	KP	816 271	0,8
14	MAXIMA	711 535	0,7
15	HDI	522 524	0,5
16	SV	515 898	0,5
17	D.A.S.	447 723	0,4
18	METLIFE	251 727	0,2
19	HALALI	33 651	
20	YOUPLUS	8 939	
21	ČKP	151	
Total		107 598 103	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 1-12/2022

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	14 961 957	30,1
2	GČP	10 309 484	20,7
3	NN	4 679 197	9,4
4	ALLIANZ	3 783 925	7,6
5	UNIQA	3 688 409	7,4
6	ČSOBP	3 644 493	7,3
7	ČPP	2 819 764	5,7
8	METLIFE	2 781 362	5,6
9	KP	1 670 782	3,4
10	SIMPLEA	630 521	1,3
11	CARDIF	310 413	0,6
12	YOUPLUS	273 515	0,5
13	SV	118 329	0,2
14	MAXIMA	94 208	0,2
15	HVP	1 207	
Total		49 767 567	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 1-12/2022

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	17 727 534	13 943 609	4 122 171	5 269 778	2 494 384	1 852 710	3 783 925	3 743 768	40 157	19 104	21 053	17 727 534	
2	CARDIF	3 313 046	3 002 633					310 413	310 413				3 313 046	
3	COLONNADE	1 370 021	1 370 021			1 027 697	5 201						1 370 021	
4	ČKP	151	151	151									151	
5	ČPP	12 767 754	9 947 990	4 117 723	2 608 349	1 999 926	947 367	2 819 764	2 813 305	6 459	6 459		12 767 754	
6	ČSOBP	13 774 098	10 129 605	2 819 609	2 557 401	2 379 478	1 761 324	3 644 493	3 581 475	63 018	20 233	42 785	13 774 098	
7	D.A.S.	447 723	447 723										447 723	
8	DIRECT	2 920 530	2 920 530	1 595 649	565 573	205 961	377 288						2 920 530	
9	ERV	1 326 245	1 326 245			5 544							1 326 245	
10	GČP	39 154 481	28 844 997	7 395 113	7 539 858	7 375 687	5 066 395	10 309 484	10 242 457	67 027	62 203	4 824	41 008 664	
11	HALALI	33 651	33 651			6 978	4 298						33 651	
12	HDI	522 524	522 524			522 524							522 524	
13	HVP	883 549	882 342	175 951	80 818	495 804	106 045	1 207	1 207				883 549	
14	KOOP	37 190 853	22 228 896	5 438 811	6 076 445	6 269 393	3 851 773	14 961 957	14 899 645	62 312	55 473	6 839	45 486 640	
15	KP	2 487 053	816 271				431 644	1 670 782	1 177 685	493 097	1 056	492 041	2 487 053	
16	MAXIMA	805 743	711 535			149 821	348 228	94 208	94 208				805 743	
17	METLIFE	3 033 089	251 727					2 781 362	2 764 479	16 883	16 222	661	3 033 089	
18	NN	4 679 197						4 679 197	4 662 833	16 364	16 093	271	4 679 197	
19	SIMPLEA	630 521						630 521	630 521				630 521	
20	SLAVIA	1 094 315	1 094 315	636 251	136 033	230 833	51 247						1 094 315	
21	SV	634 227	515 898				65 184	118 329	118 148	181	129	52	634 227	
22	UNIQA	12 286 910	8 598 501	3 050 098	3 153 580	994 669	874 687	3 688 409	3 683 157	5 252	5 648	- 396	12 286 910	
23	YOUPLUS	282 454	8 939					273 515	273 515				282 454	
	Total	157 365 670	107 598 103	29 351 527	27 987 835		15 743 391	49 767 567	48 996 816	770 751	202 621	568 130	10 149 970	167 515 640

* 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 1-12/2022

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index
1	GČP	38 168 506	39 154 481	102,6	27 941 988	28 844 997	103,2	10 226 518	10 309 484	100,8
2	KOOP	33 916 890	37 190 853	109,7	19 654 940	22 228 896	113,1	14 261 950	14 961 957	104,9
3	ALLIANZ	16 648 409	17 727 534	106,5	13 065 218	13 943 609	106,7	3 583 191	3 783 925	105,6
4	ČSOBP	12 532 242	13 774 098	109,9	8 894 149	10 129 605	113,9	3 638 093	3 644 493	100,2
5	ČPP	11 940 963	12 767 754	106,9	9 224 299	9 947 990	107,8	2 716 664	2 819 764	103,8
6	UNIQA	11 796 430	12 286 910	104,2	8 221 310	8 598 501	104,6	3 575 120	3 688 409	103,2
7	NN	4 803 832	4 679 197	97,4				4 803 832	4 679 197	97,4
8	CARDIF	2 999 996	3 313 046	110,4	2 716 105	3 002 633	110,5	283 891	310 413	109,3
9	METLIFE	2 981 637	3 033 089	101,7	262 568	251 727	95,9	2 719 069	2 781 362	102,3
10	DIRECT	2 563 931	2 920 530	113,9	2 563 931	2 920 530	113,9			
11	KP	2 289 792	2 487 053	108,6	662 456	816 271	123,2	1 627 336	1 670 782	102,7
12	COLONNADE	1 108 185	1 370 021	123,6	1 108 185	1 370 021	123,6			
13	ERV	682 577	1 326 245	194,3	682 577	1 326 245	194,3			
14	SLAVIA	1 051 949	1 094 315	104,0	1 051 949	1 094 315	104,0			
15	HVP	734 204	883 549	120,3	732 728	882 342	120,4	1 476	1 207	81,8
16	MAXIMA	733 733	805 743	109,8	621 524	711 535	114,5	112 209	94 208	84,0
17	SV	594 116	634 227	106,8	463 875	515 898	111,2	130 241	118 329	90,9
18	SIMPLEA	422 806	630 521	149,1				422 806	630 521	149,1
19	HDI	470 837	522 524	111,0	470 837	522 524	111,0			
20	D.A.S.	428 376	447 723	104,5	428 376	447 723	104,5			
21	YOUPLUS	147 217	282 454	191,9	9 936	8 939	90,0	137 281	273 515	199,2
22	HALALI	33 577	33 651	100,2	33 577	33 651	100,2			
23	ČKP	91	151	165,9	91	151	165,9			
Total		147 050 297	157 365 670	107,0	98 810 619	107 598 103	108,9	48 239 678	49 767 567	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

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			
	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	
1	GČP	27 941 988	28 844 997	103,2	7 413 588	7 395 113	99,8	7 296 002	7 539 858	103,3	7 147 027	7 375 687	103,2	4 722 190	5 066 395	107,3
2	KOOP	19 654 940	22 228 896	113,1	5 047 446	5 438 811	107,8	5 430 842	6 076 445	111,9	5 118 143	6 269 393	122,5	3 548 634	3 851 773	108,5
3	ALLIANZ	13 065 218	13 943 609	106,7	3 863 637	4 122 171	106,7	4 726 300	5 269 778	111,5	2 637 624	2 494 384	94,6	1 705 034	1 852 710	108,7
4	ČSOBP	8 894 149	10 129 605	113,9	2 634 093	2 819 609	107,0	2 114 938	2 557 401	120,9	2 077 517	2 379 478	114,5	1 556 760	1 761 324	113,1
5	ČPP	9 224 299	9 947 990	107,8	3 909 045	4 117 723	105,3	2 311 911	2 608 349	112,8	1 917 465	1 999 926	104,3	861 023	947 367	110,0
6	UNIQA	8 221 310	8 598 501	104,6	3 119 488	3 050 098	97,8	3 007 259	3 153 580	104,9	890 999	994 669	111,6	749 491	874 687	116,7
7	CARDIF	2 716 105	3 002 633	110,5												
8	DIRECT	2 563 931	2 920 530	113,9	1 494 863	1 595 649	106,7	517 584	565 573	109,3	148 573	205 961	138,6	261 403	377 288	144,3
9	COLONNADE	1 108 185	1 370 021	123,6							767 341	1 027 697	133,9	6 087	5 201	85,4
10	ERV	682 577	1 326 245	194,3							4 339	5 544	127,8			
11	SLAVIA	1 051 949	1 094 315	104,0	577 612	636 251	110,2	105 228	136 033	129,3	190 435	230 833	121,2	43 248	51 247	118,5
12	HVP	732 728	882 342	120,4	145 305	175 951	121,1	70 435	80 818	114,7	386 525	495 804	128,3	108 075	106 045	98,1
13	KP	662 456	816 271	123,2										290 627	431 644	148,5
14	MAXIMA	621 524	711 535	114,5							127 425	149 821	117,6	224 015	348 228	155,4
15	HDI	470 837	522 524	111,0							470 837	522 524	111,0			
16	SV	463 875	515 898	111,2										50 556	65 184	128,9
17	D.A.S.	428 376	447 723	104,5												
18	METLIFE	262 568	251 727	95,9												
19	HALALI	33 577	33 651	100,2							5 752	6 978	121,3	4 056	4 298	106,0
20	YOUPLUS	9 936	8 939	90,0												
21	ČKP	91	151	165,9	91	151	165,9									
	Total	98 810 619	107 598 103	108,9	28 205 168	29 351 527	104,1	25 580 499	27 987 835	109,4	21 890 002	24 158 699	110,4	14 131 199	15 743 391	111,4

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches not included

Life Insurance according to ČAP Methodology – Indices 1-12/2022

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Current premiums			Single Paid Premiums*		
		1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index
1	KOOP	14 261 950	14 961 957	104,9	14 191 765	14 899 645	105,0	70 185	62 312	88,8
2	GČP	10 226 518	10 309 484	100,8	10 188 294	10 242 457	100,5	38 224	67 027	175,4
3	NN	4 803 832	4 679 197	97,4	4 791 989	4 662 833	97,3	11 843	16 364	138,2
4	ALLIANZ	3 583 191	3 783 925	105,6	3 522 123	3 743 768	106,3	61 068	40 157	65,8
5	UNIQA	3 575 120	3 688 409	103,2	3 566 428	3 683 157	103,3	8 692	5 252	60,4
6	ČSOBP	3 638 093	3 644 493	100,2	3 521 625	3 581 475	101,7	116 468	63 018	54,1
7	ČPP	2 716 664	2 819 764	103,8	2 709 462	2 813 305	103,8	7 202	6 459	89,7
8	METLIFE	2 719 069	2 781 362	102,3	2 686 118	2 764 479	102,9	32 951	16 883	51,2
9	KP	1 627 336	1 670 782	102,7	1 065 839	1 177 685	110,5	561 497	493 097	87,8
10	SIMPLEA	422 806	630 521	149,1	422 806	630 521	149,1			
11	CARDIF	283 891	310 413	109,3	283 891	310 413	109,3			
12	YOUPLUS	137 281	273 515	199,2	137 281	273 515	199,2			
13	SV	130 241	118 329	90,9	130 012	118 148	90,9	229	181	79,1
14	MAXIMA	112 209	94 208	84,0	112 209	94 208	84,0			
15	HVP	1 476	1 207	81,8	1 476	1 207	81,8			
Total		48 239 678	49 767 567	103,2	47 331 318	48 996 816	103,5	908 360	770 751	84,9

* 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

1-12/2022

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)		
		1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index	1-12/2021	1-12/2022	Index
1	KP	561 497	493 097	87,8	1 362	1 056	77,6	560 135	492 041	87,8
2	GČP	38 224	67 027	175,4	31 182	62 203	199,5	7 042	4 824	68,5
3	ČSOBP	116 468	63 018	54,1	29 302	20 233	69,0	87 166	42 785	49,1
4	KOOP	70 185	62 312	88,8	60 778	55 473	91,3	9 408	6 839	72,7
5	ALLIANZ	61 068	40 157	65,8	20 093	19 104	95,1	40 976	21 053	51,4
6	METLIFE	32 951	16 883	51,2	31 708	16 222	51,2	1 244	661	53,1
7	NN	11 843	16 364	138,2	11 194	16 093	143,8	650	271	41,7
8	ČPP	7 202	6 459	89,7	7 147	6 459	90,4	55		0,0
9	UNIQA	8 692	5 252	60,4	8 587	5 648	65,8	104	- 396	-378,9
10	SV	229	181	79,1	174	129	74,0	55	52	95,1
Total		908 360	770 751	84,9	201 526	202 621	100,5	706 834	568 130	80,4

* 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 1-12/2022

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	GČP	39 154 481	8 037 919	5 135 222	2 902 697
2	KOOP	37 190 853			
3	ALLIANZ	17 727 534			
4	ČSOBP	13 774 098			
5	ČPP	12 767 754			
6	UNIQA	12 286 910	6 521 843	3 778 688	2 743 155
7	NN	4 679 197			
8	CARDIF	3 313 046			
9	METLIFE	3 033 089			
10	DIRECT	2 920 530			
11	KP	2 487 053			
12	COLONNADE	1 370 021			
13	ERV	1 326 245			
14	SLAVIA	1 094 315			
15	HVP	883 549			
16	MAXIMA	805 743			
17	SV	634 227			
18	SIMPLEA	630 521			
19	HDI	522 524			
20	D.A.S.	447 723			
21	YOUPLUS	282 454			
22	HALALI	33 651			
23	ČKP	151			
CELKEM		157 365 670	14 559 762	8 913 910	5 645 852

* 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.
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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