

# Czech Republic

**Czech Republic**  
**Table 1. Selected aggregates**

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
<b>1.1 Insurance business written in the reporting country</b>								
<b>1.1.1 Insurance business, by ownership</b>								
<b>Gross premiums</b>								
Domestic undertakings	106 738	110 838	115 367	124 044	129 630	135 645	147 259	146 494
Foreign controlled undertakings	94 389	102 647	104 203	110 225	121 743	126 354	136 170	134 999
Foreign companies (branches)	5 828	6 239	6 754	8 844	10 211	8 512	8 723	8 598
All undertakings	112 566	117 077	122 121	132 901	139 841	144 157	155 981	155 092
<b>Premiums ceded</b>								
Domestic undertakings	28 638	29 058	24 284	22 386	23 563	23 094	26 327	27 642
Foreign controlled undertakings	26 825	27 747	23 422	21 626	22 762	21 993	23 843	24 903
Foreign companies (branches)	358	379	601	836	1 314	1 121	1 174	1 120
All undertakings	28 996	29 437	24 884	23 222	24 877	24 215	27 502	28 762
<b>Net written premiums</b>								
Domestic undertakings	78 101	81 780	91 084	101 659	106 067	112 551	120 931	118 852
Foreign controlled undertakings	67 564	74 901	80 780	88 598	98 981	104 361	112 327	110 096
Foreign companies (branches)	5 470	5 860	6 153	8 008	8 896	7 391	7 548	7 478
All undertakings	83 571	87 640	97 237	109 682	114 963	119 942	128 480	126 330
<b>1.1.2 Insurance business on foreign risks, gross premiums</b>								
Life	0	0	0	2	2	3 626	..	2
Non-life	1 042	1 189	1 405	1 507	1 867	86 665	..	814
Composite	..	..	..	..	..	..	..	1 553
<i>of which:</i>								
Life	..	..	..	..	..	..	..	1
Non-life	..	..	..	..	..	..	..	1 553
Total	1 042	1 189	1 406	1 509	1 869	90 291	..	2 370
<b>1.1.3 Life insurance payments, by class, gross premiums</b>								
Annuities	..	..	..	2 577	2 439	2 314	2 082	1 881
Unit linked	..	..	..	18 394	21 591	24 126	33 956	36 584
Other life insurance	..	..	..	33 156	32 870	33 791	35 710	33 543
Total life insurance	..	..	..	54 127	56 901	60 232	71 748	72 008
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
<b>1.1.4 Non-life insurance payments, by class, gross premiums</b>								
Motor vehicle insurance	35 525	37 315	37 960	39 590	40 988	41 099	38 467	35 827
Marine, aviation and other transport insurance	442	491	384	295	235	255	289	274
Freight insurance	457	464	456	469	471	376	378	385
Fire and other property damage insurance	16 931	17 626	17 873	17 722	18 835	19 847	20 151	20 586
Pecuniary loss insurance	2 472	2 448	3 557	4 591	4 530	3 873	5 047	5 413
General liability insurance	8 402	9 291	9 734	10 425	11 413	11 642	12 128	12 416
Accident and health	2 916	3 140	3 337	3 724	4 100	4 628	5 491	5 708
<i>of which: Health</i>	0	0	0	0	0	0	0	0
Other non-life insurance	1 221	1 347	1 585	1 945	2 368	2 204	2 284	2 477
Treaty reinsurance	..	..	..	..	0	0	0	0
Total non-life insurance	68 365	72 123	74 888	78 760	82 940	83 925	84 234	83 084
<b>1.2 Gross claims payments</b>								
<b>Life</b>								
Domestic undertakings	21 684	17 608	16 426	22 151	27 147	29 536	247	934
Foreign controlled undertakings	19 682	16 595	149 534	18 046	26 391	28 702	247	934
Foreign companies (branches)	1 759	2 122	2 411	3 045	3 429	3 864	4 041	4 193
All undertakings	23 443	19 730	18 837	25 196	30 576	33 400	4 287	5 127
<b>Non-life</b>								
Domestic undertakings	34 845	33 784	37 780	36 021	37 999	41 439	3 939	2 981
Foreign controlled undertakings	32 216	31 370	35 200	33 259	35 372	37 426	1 983	1 463
Foreign companies (branches)	69	46	118	316	644	903	1 001	922
All undertakings	34 914	33 830	37 898	36 337	38 643	42 343	4 940	3 903
<b>Composite</b>								
Domestic undertakings	..	..	..	..	..	..	72 968	76 178
Foreign controlled undertakings	..	..	..	..	..	..	69 071	72 105
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	72 968	76 178
<i>of which:</i>								
Life	..	..	..	..	..	..	31 760	36 944
Domestic undertakings	..	..	..	..	..	..	31 760	36 944
Foreign controlled undertakings	..	..	..	..	..	..	30 834	35 822
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	31 760	36 944
Non-life	..	..	..	..	..	..	41 208	39 235
Domestic undertakings	..	..	..	..	..	..	41 208	39 235
Foreign controlled undertakings	..	..	..	..	..	..	38 237	36 283
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	41 208	39 235
<b>Total</b>								
Domestic undertakings	56 528	51 392	54 206	58 172	65 146	70 975	77 154	80 094
Foreign controlled undertakings	51 897	47 965	184 735	51 306	61 762	66 128	71 301	74 502
Foreign companies (branches)	1 828	2 168	2 529	3 361	4 074	4 768	5 041	5 116
All undertakings	58 357	53 560	56 735	61 533	69 219	75 743	82 196	85 209

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**Table 1. Selected aggregates (cont.)**

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
<b>1.3 Commissions</b>								
<b>Life</b>								
Domestic undertakings	414	674	337	343	365	..	9	628
Foreign controlled undertakings	404	404	323	331	364	..	9	628
Foreign companies (branches)	0	0	0	0	0	..	0	486
All undertakings	414	674	337	343	365	..	9	1 114
<b>Non-life</b>								
Domestic undertakings	4 666	6 194	5 607	5 117	5 102	..	313	466
Foreign controlled undertakings	4 284	5 912	5 382	4 997	4 937	..	257	273
Foreign companies (branches)	48	59	124	151	260	..	214	418
All undertakings	4 713	6 253	5 730	5 268	5 362	..	528	884
<b>Composite</b>								
Domestic undertakings	..	..	..	..	..	..	5 035	12 386
Foreign controlled undertakings	..	..	..	..	..	..	4 607	11 419
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	5 035	12 386
<b>of which:</b>								
<b>Life</b>								
Domestic undertakings	..	..	..	..	..	..	414	7 407
Foreign controlled undertakings	..	..	..	..	..	..	414	7 407
Foreign companies (branches)	..	..	..	..	..	..	414	7 243
All undertakings	..	..	..	..	..	..	0	0
<b>Non-life</b>								
Domestic undertakings	..	..	..	..	..	..	414	7 407
Foreign controlled undertakings	..	..	..	..	..	..	4 620	4 980
Foreign companies (branches)	..	..	..	..	..	..	4 620	4 980
All undertakings	..	..	..	..	..	..	4 193	4 176
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	4 620	4 980
<b>Total</b>								
Domestic undertakings	5 080	6 868	5 944	5 460	5 467	..	5 357	13 481
Foreign controlled undertakings	4 688	6 316	5 705	5 328	5 301	..	4 873	12 320
Foreign companies (branches)	48	59	124	151	260	..	214	904
All undertakings	5 128	6 926	6 068	5 611	5 727	..	5 572	14 384
<b>1.4 Gross operating expenses</b>								
<b>Life</b>								
Domestic undertakings	9 048	9 265	9 456	10 736	11 748	12 964	1 060	1 085
Foreign controlled undertakings	7 917	8 386	8 621	9 694	11 453	12 557	1 060	1 085
Foreign companies (branches)	1 234	1 326	1 444	1 645	1 672	1 387	1 440	1 617
All undertakings	10 283	10 591	10 900	12 382	13 421	14 351	2 499	2 702
<b>Non-life</b>								
Domestic undertakings	17 818	17 466	18 734	20 071	21 259	22 391	2 303	2 559
Foreign controlled undertakings	16 269	15 763	16 849	18 197	19 100	19 946	1 446	1 509
Foreign companies (branches)	103	146	176	533	721	735	874	933
All undertakings	17 921	17 612	18 910	20 603	21 980	23 126	3 177	3 491
<b>Composite</b>								
Domestic undertakings	..	..	..	..	..	..	31 688	33 219
Foreign controlled undertakings	..	..	..	..	..	..	25 999	31 001
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	31 688	33 219
<b>of which:</b>								
<b>Life</b>								
Domestic undertakings	..	..	..	..	..	..	12 087	13 363
Foreign controlled undertakings	..	..	..	..	..	..	12 087	13 363
Foreign companies (branches)	..	..	..	..	..	..	11 605	12 861
All undertakings	..	..	..	..	..	..	0	0
<b>Non-life</b>								
Domestic undertakings	..	..	..	..	..	..	12 087	13 363
Foreign controlled undertakings	..	..	..	..	..	..	19 601	19 856
Foreign companies (branches)	..	..	..	..	..	..	19 601	19 856
All undertakings	..	..	..	..	..	..	17 994	18 140
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	19 601	19 856
<b>Total</b>								
Domestic undertakings	26 866	26 731	28 190	30 807	33 007	35 356	35 050	36 863
Foreign controlled undertakings	24 186	24 149	25 470	27 891	30 553	32 503	28 505	33 595
Foreign companies (branches)	1 337	1 472	1 621	2 178	2 393	2 122	2 314	2 550
All undertakings	28 203	28 203	29 810	32 985	35 400	37 477	37 364	39 413

**Czech Republic**  
**Table 1. Selected aggregates (cont.)**

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
<b>1.5 Insurance business written abroad by branches, gross premiums</b>								
<b>Life</b>								
Branches and agencies	0	0	65	259	612	1 077	0	0
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	1	259	612	1 077	0	0
<b>Non-life</b>								
Branches and agencies	0	0	1	7	20	421	437	318
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	65	7	20	421	437	318
<b>Composite</b>								
Branches and agencies	..	..	..	..	..	..	1 264	1 294
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	1 264	1 294
<b>of which:</b>								
<i>Life</i>	..	..	..	..	..	..	1 254	1 244
<i>Branches and agencies</i>	..	..	..	..	..	..	1 254	1 244
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	1 254	1 244
<i>Non-life</i>	..	..	..	..	..	..	10	49
<i>Branches and agencies</i>	..	..	..	..	..	..	10	49
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	10	49
<b>Total</b>								
Branches and agencies	0	0	66	266	632	1 498	1 701	1 612
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	66	266	632	1 498	1 701	1 612

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report ([http://dx.doi.org/10.1787/ins\\_stats-2012-en](http://dx.doi.org/10.1787/ins_stats-2012-en)).

**Czech Republic**  
**Table 2. Number of companies and employees**

	2004	2005	2006	2007	2008	2009	2010	2011
<b>2.1 Number of companies</b>								
<b>Life</b>								
Domestic undertakings	2	3	3	3	3	3	3	3
Foreign controlled undertakings	2	3	3	3	3	3	3	3
Foreign companies (branches)	1	2	3	3	4	4	4	4
All undertakings	3	5	6	6	7	7	7	7
<b>Non-life</b>								
Domestic undertakings	15	15	15	16	17	17	17	17
Foreign controlled undertakings	7	6	6	8	9	9	9	9
Foreign companies (branches)	6	8	11	13	12	12	13	14
All undertakings	21	23	26	29	29	29	30	31
<b>Composite</b>								
Domestic undertakings	16	15	15	15	15	15	15	15
Foreign controlled undertakings	10	11	11	11	12	12	12	12
Foreign companies (branches)	0	2	2	2	2	1	0	0
All undertakings	16	17	17	17	17	16	15	15
<b>Reinsurance</b>								
Domestic undertakings	0	0	0	0	1	1	1	1
Foreign controlled undertakings	0	0	0	0	1	1	1	1
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	0	0	0	0	1	1	1	1
<b>Total</b>								
Domestic undertakings	33	33	33	34	36	36	36	36
Foreign controlled undertakings	19	20	20	22	25	25	25	25
Foreign companies (branches)	7	12	16	18	18	17	17	18
All undertakings	40	45	49	52	54	53	53	54
<b>2.2 Number of employees</b>								
Insurance undertakings	14 906	14 506	14 351	14 511	14 770	14 594	..	..
Intermediaries	46 688	35 239	50 121	67 529	78 980	96 957	..	..
Total	61 594	49 745	64 472	82 040	93 750	111 551	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report ([http://dx.doi.org/10.1787/ins\\_stats-2012-en](http://dx.doi.org/10.1787/ins_stats-2012-en)).

## **CZECH REPUBLIC**

### *Definition of foreign-controlled companies*

Company incorporated under the law of the Czech Republic with more than 50 per cent of the share capital foreign-owned.



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