



STATISTICAL DATA ACCORDING TO ČAP METHODOLOGY 1-3/2020

- 1 Summary Data
- 2 Contractual Premiums Written by Volume
- 3 Non-Life Insurance – Contractual Premiums Written by Volume
- 4 Life Insurance – Contractual Premiums Written by Volume
- 5 Premiums Written – Selected Items
- 6 Contractual Premiums Written – Indices
- 7 Non-Life Insurance – Indices
- 8 Life Insurance – Indices
- 9 Life Insurance – Single Paid Contractual Premiums
- 10 Contractual Premiums Written – Cross-border Business
- 11 ČAP Methodology
- 12 List of Abbreviations

Summary Data according to ČAP Methodology 1-3/2020

Indicator	1-3/2019	1-12/2019	1-3/2020	Index 1-3/2020 to 1-3/2019	Share 1-3/2020 in 1-12/2019
	CZK '000	CZK '000	CZK '000		
Contractual insurance in the Czech Republic total	34 706 508	136 293 815	36 637 546	105,6	26,9
Life insurance	11 410 384	45 149 818	11 720 658	102,7	26,0
current premiums	11 124 919	43 910 542	11 463 700	103,0	26,1
single payment total*	285 465	1 239 276	256 958	90,0	20,7
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)*	60 555	217 074	47 098	77,8	21,7
separate single paid total (including return deposit)*	224 909	1 022 203	209 860	93,3	20,5
Non-Life Insurance**	23 296 124	91 143 997	24 916 888	107,0	27,3
direct insurance	23 283 165	90 381 438	24 814 548	106,6	27,5
indirect insurance (total inward reinsurance)	901 178	3 657 150	925 660	102,7	25,3
MTPL**	6 317 185	25 191 865	6 774 427	107,2	26,9
motor hull insurance**	5 377 671	22 145 975	5 904 459	109,8	26,7
industry and business cl. 5–6, 8, 9, 11, 12, 13 & 16 (without workers' compensation)**	5 664 533	20 236 399	6 151 705	108,6	30,4
retail property and liability insurance**	3 071 769	12 429 376	3 390 430	110,4	27,3
Contractual insurance outside the Czech Republic total	829 949	3 324 860	928 442	111,9	27,9
Ex lege insurances total	2 262 905	8 920 846	2 390 315	105,6	26,8
Premiums according to ČAP methodology total	36 969 413	145 214 661	39 027 861	105,6	26,9
	pcs	pcs	pcs		
Number of contracts in portfolio total	27 717 941	27 761 290	28 465 889	102,7	102,5
Life Insurance	5 173 922	5 146 645	5 122 480	99,0	99,5
Non-Life Insurance	22 544 019	22 614 645	23 343 409	103,5	103,2
MTPL	8 151 849	8 307 493	8 316 374	102,0	100,1
industry and business cl. 5–6, 8, 9, 11, 12, 13 (without workers' compensation)	859 649	857 283	850 311	98,9	99,2
	CZK '000	CZK '000	CZK '000		
New business in life insurance total	3 547 346	16 739 208	3 543 337	99,9	21,2
in which: current premiums contracts	1 241 473	5 310 461	1 296 237	104,4	24,4
single payment total	2 305 874	11 428 746	2 247 102	97,5	19,7
in which: single payment insurance linked with an existing policy paid on a current basis (pre-payments, extraordinary premiums...)	487 321	1 632 519	340 399	69,9	20,9
separate single paid total (including return deposit)	1 818 554	9 796 228	1 906 701	104,8	19,5
	pcs	pcs	pcs		
New business in life insurance total	118 665	492 340	115 266	97,1	23,4
in which: current premiums	111 317	467 054	110 850	99,6	23,7
separate single paid total (including return deposit)	7 348	25 286	4 416	60,1	17,5

* single premiums recalculated on the basis of 10 years

** without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches or under FOS not included (excepting line Contractual insurance outside the Czech Republic total)

Contractual Premiums Written according to ČAP Methodology by Volume 1-3/2020

Insurance Company		Total (CZK '000)	Share (%)	Non-Life* (CZK '000)	Share (%)	Life** (CZK '000)	Share (%)
1	GČP	9 884 358	27,0	7 205 930	28,9	2 678 428	22,9
2	KOOP	8 685 037	23,7	5 043 109	20,2	3 641 928	31,1
3	ALLIANZ	3 952 874	10,8	3 143 557	12,6	809 317	6,9
4	ČSOBP	2 991 997	8,2	2 043 222	8,2	948 775	8,1
5	ČPP	2 671 236	7,3	1 998 483	8,0	672 753	5,7
6	UNIQA	2 051 708	5,6	1 764 323	7,1	287 385	2,5
7	NN	1 226 053	3,3			1 226 053	10,5
8	CARDIF	723 980	2,0	668 120	2,7	55 860	0,5
9	METLIFE	715 992	2,0	59 083	0,2	656 909	5,6
10	KP	625 583	1,7	214 894	0,9	410 689	3,5
11	DIRECT	528 629	1,4	528 629	2,1		
12	AXA	499 817	1,4	499 817	2,0		
13	AXA - ŽP	339 353	0,9	107 647	0,4	231 706	2,0
14	COLONNADE	297 489	0,8	297 489	1,2		
15	SLAVIA	252 875	0,7	252 875	1,0		
16	HVP	214 925	0,6	214 480	0,9	445	
17	PVZP	204 709	0,6	204 709	0,8		
18	ERV	194 965	0,5	194 965	0,8		
19	ERGO	148 570	0,4	114 111	0,5	34 459	0,3
20	HDI	133 288	0,4	133 288	0,5		
21	MAXIMA	131 140	0,4	103 396	0,4	27 744	0,2
22	D.A.S.	100 623	0,3	100 623	0,4		
23	SIMPLEA	36 221	0,1			36 221	0,3
24	HALALI	21 192	0,1	21 192	0,1		
25	YOUPLUS	4 932		2 946		1 986	
26	PP						
27	ČKP						
Total		36 637 546	100	24 916 888	100	11 720 658	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 or under FOS not included

Non-Life Insurance Contractual Premiums Written according to ČAP Methodology by Volume 1-3/2020

	Insurance Company	Total* (CZK '000)	Share (%)
1	GČP	7 205 930	28,9
2	KOOP	5 043 109	20,2
3	ALLIANZ	3 143 557	12,6
4	ČSOBP	2 043 222	8,2
5	ČPP	1 998 483	8,0
6	UNIQA	1 764 323	7,1
7	CARDIF	668 120	2,7
8	DIRECT	528 629	2,1
9	AXA	499 817	2,0
10	COLONNADE	297 489	1,2
11	SLAVIA	252 875	1,0
12	KP	214 894	0,9
13	HVP	214 480	0,9
14	PVZP	204 709	0,8
15	ERV	194 965	0,8
16	HDI	133 288	0,5
17	ERGO	114 111	0,5
18	AXA - ŽP	107 647	0,4
19	MAXIMA	103 396	0,4
20	D.A.S.	100 623	0,4
21	METLIFE	59 083	0,2
22	HALALI	21 192	0,1
23	YOUPLUS	2 946	
	Total	24 916 888	100,0

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches or under FOS not included

Life Insurance Contractual Premiums Written according to ČAP Methodology by Volume 1-3/2020

Insurance Company		Total* (CZK '000)	Share (%)
1	KOOP	3 641 928	31,1
2	GČP	2 678 428	22,9
3	NN	1 226 053	10,5
4	ČSOBP	948 775	8,1
5	ALLIANZ	809 317	6,9
6	ČPP	672 753	5,7
7	METLIFE	656 909	5,6
8	KP	410 689	3,5
9	UNIQA	287 385	2,5
10	AXA - ŽP	231 706	2,0
11	CARDIF	55 860	0,5
12	SIMPLEA	36 221	0,3
13	ERGO	34 459	0,3
14	MAXIMA	27 744	0,2
15	YOUPLUS	1 986	
16	HVP	445	
Total		11 720 658	100,0

* single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches or under FOS not included

Premiums Written according to ČAP Methodology – Selected Items 1-3/2020

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	3 952 874	3 143 557	875 667	1 093 267	744 293	371 143	809 317	805 299	4 018	3 696	321	3 952 874	
2	AXA	499 817	499 817	345 442	115 393		42 570						499 817	
3	AXA - ŽP	339 353	107 647					231 706	230 555	1 151	909	242	339 353	
4	CARDIF	723 980	668 120					55 860	55 860				723 980	
5	COLONNADE	297 489	297 489			208 328	1 938						297 489	
6	ČKP													
7	ČPP	2 671 236	1 998 483	821 010	477 864	465 443	193 538	672 753	670 629	2 124	2 013	111	2 671 236	
8	ČSOBP	2 991 997	2 043 222	655 166	510 237	454 998	310 406	948 775	905 232	43 543	4 045	39 498	2 991 997	
9	D.A.S.	100 623	100 623										100 623	
10	DIRECT	528 629	528 629	320 988	100 551	42 825	33 895						528 629	
11	ERGO	148 570	114 111				13 295	34 459	34 420	39	39		148 570	
12	ERV	194 965	194 965			8 180							194 965	
13	GČP	9 884 358	7 205 930	1 914 272	1 802 258	1 901 459	1 372 017	2 678 428	2 668 345	10 083	8 126	1 957	10 340 945	
14	HALALI	21 192	21 192			3 120	613						21 192	
15	HDI	133 288	133 288			129 306							133 288	
16	HVP	214 925	214 480	35 836	18 335	119 984	31 358	445	445				214 925	
17	KOOP	8 685 037	5 043 109	1 207 984	1 160 591	1 644 347	840 890	3 641 928	3 619 817	22 111	18 631	3 480	10 618 765	
18	KP	625 583	214 894				37 964	410 689	246 422	164 267	316	163 951	625 583	
19	MAXIMA	131 140	103 396			36 465	32 957	27 744	27 744				131 140	
20	METLIFE	715 992	59 083					656 909	651 481	5 428	5 338	91	715 992	
21	NN	1 226 053						1 226 053	1 223 238	2 815	2 605	210	1 226 053	
22	PP													
23	PVZP	204 709	204 709	17 076	3 535	76 638	4 334						204 709	
24	SIMPLEA	36 221						36 221	36 221				36 221	
25	SLAVIA	252 875	252 875	136 162	21 537	53 960	7 903						252 875	
26	UNIQA	2 051 708	1 764 323	444 824	600 891	262 359	95 609	287 385	286 006	1 379	1 379		2 051 708	
27	YOUPLUS	4 932	2 946					1 986	1 986				4 932	
	Total	36 637 546	24 916 888	6 774 427	5 904 459		3 390 430	11 720 658	11 463 700	256 958	47 098	209 860	2 390 315	39 027 861

* without non-life premiums ceded to the ČAP members

** single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches or under FOS not included

Contractual Premiums Written according to ČAP Methodology – Indices 1-3/2020

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Non-Life*			Life**		
		1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index
1	GČP	7 198 257	9 884 358	137,3	5 356 884	7 205 930	134,5	1 841 373	2 678 428	145,5
2	KOOP	8 582 963	8 685 037	101,2	4 988 673	5 043 109	101,1	3 594 290	3 641 928	101,3
3	ALLIANZ	3 604 575	3 952 874	109,7	2 865 470	3 143 557	109,7	739 105	809 317	109,5
4	ČSOBP	2 705 699	2 991 997	110,6	1 785 216	2 043 222	114,5	920 483	948 775	103,1
5	ČPP	2 518 337	2 671 236	106,1	1 879 684	1 998 483	106,3	638 653	672 753	105,3
6	UNIQA	1 852 638	2 051 708	110,7	1 585 237	1 764 323	111,3	267 401	287 385	107,5
7	NN	1 226 544	1 226 053	100,0				1 226 544	1 226 053	100,0
8	CARDIF	670 875	723 980	107,9	610 379	668 120	109,5	60 496	55 860	92,3
9	METLIFE	678 327	715 992	105,6	48 690	59 083	121,3	629 637	656 909	104,3
10	KP	596 188	625 583	104,9	196 432	214 894	109,4	399 756	410 689	102,7
11	DIRECT	396 268	528 629	133,4	396 268	528 629	133,4			
12	AXA	382 706	499 817	130,6	382 706	499 817	130,6			
13	AXA - ŽP	357 065	339 353	95,0	100 611	107 647	107,0	256 454	231 706	90,4
14	COLONNADE	255 347	297 489	116,5	255 347	297 489	116,5			
15	SLAVIA	219 534	252 875	115,2	219 534	252 875	115,2			
16	HVP	170 019	214 925	126,4	169 499	214 480	126,5	520	445	85,6
17	PVZP	156 185	204 709	131,1	156 185	204 709	131,1			
18	ERV	228 773	194 965	85,2	228 773	194 965	85,2			
19	ERGO	136 920	148 570	108,5	100 985	114 111	113,0	35 935	34 459	95,9
20	HDI	126 898	133 288	105,0	126 898	133 288	105,0			
21	MAXIMA	95 712	131 140	137,0	74 212	103 396	139,3	21 500	27 744	129,0
22	D.A.S.	95 404	100 623	105,5	95 404	100 623	105,5			
23	SIMPLEA		36 221						36 221	
24	HALALI	16 061	21 192	131,9	16 061	21 192	131,9			
25	YOUPLUS		4 932			2 946			1 986	
26	PP	2 435 199		0,0	1 656 961		0,0	778 238		0,0
27	ČKP	15		0,0	15		0,0			
Total		34 706 508	36 637 546	105,6	23 296 124	24 916 888	107,0	11 410 384	11 720 658	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 or under FOS not included

Non-Life Insurance according to ČAP Methodology – Indices 1-3/2020

Contractual Premiums Written according to ČAP Methodology (CZK '000)																
Insurance Company	Total*			MTPL			Motor Hull Insurance			Industry and Business			Retail property and liability insurance			
	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	
1	GCP	5 356 884	7 205 930	134,5	1 366 219	1 914 272	140,1	1 261 208	1 802 258	142,9	1 308 769	1 901 459	145,3	1 040 619	1 372 017	131,8
2	KOOP	4 988 673	5 043 109	101,1	1 186 440	1 207 984	101,8	1 109 323	1 160 591	104,6	1 642 720	1 644 347	100,1	803 123	840 890	104,7
3	ALLIANZ	2 865 470	3 143 557	109,7	790 080	875 667	110,8	963 325	1 093 267	113,5	706 627	744 293	105,3	350 064	371 143	106,0
4	ČSOBP	1 785 216	2 043 222	114,5	588 542	655 166	111,3	416 081	510 237	122,6	398 250	454 998	114,2	274 454	310 406	113,1
5	ČPP	1 879 684	1 998 483	106,3	798 278	821 010	102,8	470 820	477 864	101,5	410 338	465 443	113,4	173 222	193 538	111,7
6	UNIQA	1 585 237	1 764 323	111,3	397 773	444 824	111,8	525 171	600 891	114,4	210 378	262 359	124,7	85 148	95 609	112,3
7	CARDIF	610 379	668 120	109,5												
8	DIRECT	396 268	528 629	133,4	250 600	320 988	128,1	79 070	100 551	127,2	24 372	42 825	175,7	15 295	33 895	221,6
9	AXA	382 706	499 817	130,6	269 408	345 442	128,2	79 498	115 393	145,2				33 801	42 570	125,9
10	COLONNADE	255 347	297 489	116,5							172 635	208 328	120,7	2 182	1 938	88,8
11	SLAVIA	219 534	252 875	115,2	118 795	136 162	114,6	15 252	21 537	141,2	46 268	53 960	116,6	7 078	7 903	111,7
12	KP	196 432	214 894	109,4										24 919	37 964	152,3
13	HVP	169 499	214 480	126,5	32 441	35 836	110,5	14 898	18 335	123,1	80 432	119 984	149,2	34 669	31 358	90,4
14	PVZP	156 185	204 709	131,1	4 935	17 076	346,0	2 184	3 535	161,9	44 394	76 638	172,6	4 083	4 334	106,1
15	ERV	228 773	194 965	85,2							7 811	8 180	104,7			
16	HDI	126 898	133 288	105,0							126 898	129 306	101,9			
17	ERGO	100 985	114 111	113,0										11 766	13 295	113,0
18	AXA - ŽP	100 611	107 647	107,0												
19	MAXIMA	74 212	103 396	139,3							22 023	36 465	165,6	18 140	32 957	181,7
20	D.A.S.	95 404	100 623	105,5												
21	METLIFE	48 690	59 083	121,3												
22	HALALI	16 061	21 192	131,9							345	3 120	904,3	547	613	112,1
23	YOUPLUS		2 946													
24	PP	1 656 961		0,0	513 659		0,0	440 841		0,0	462 273		0,0	192 659		0,0
25	ČKP	15		0,0	15		0,0									
	Total	23 296 124	24 916 888	107,0	6 317 185	6 774 427	107,2	5 377 671	5 904 459	109,8	5 664 533	6 151 705	108,6	3 071 769	3 390 430	110,4

* without non-life premiums ceded to the ČAP members

Note: Cross-border business via branches or under FOS not included

Life Insurance according to ČAP Methodology – Indices 1-3/2020

Insurance Company		Contractual Premiums Written according to ČAP Methodology (CZK '000)								
		Total			Current premiums			Single Paid Premiums*		
		1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index
1	KOOP	3 594 290	3 641 928	101,3	3 559 900	3 619 817	101,7	34 390	22 111	64,3
2	GČP	1 841 373	2 678 428	145,5	1 826 357	2 668 345	146,1	15 016	10 083	67,1
3	NN	1 226 544	1 226 053	100,0	1 223 323	1 223 238	100,0	3 221	2 815	87,4
4	ČSOBP	920 483	948 775	103,1	862 821	905 232	104,9	57 662	43 543	75,5
5	ALLIANZ	739 105	809 317	109,5	735 314	805 299	109,5	3 791	4 018	106,0
6	ČPP	638 653	672 753	105,3	636 497	670 629	105,4	2 156	2 124	98,5
7	METLIFE	629 637	656 909	104,3	625 023	651 481	104,2	4 614	5 428	117,7
8	KP	399 756	410 689	102,7	239 635	246 422	102,8	160 121	164 267	102,6
9	UNIQA	267 401	287 385	107,5	266 323	286 006	107,4	1 078	1 379	128,0
10	AXA - ŽP	256 454	231 706	90,4	254 137	230 555	90,7	2 317	1 151	49,7
11	CARDIF	60 496	55 860	92,3	60 496	55 860	92,3			
12	SIMPLEA		36 221			36 221				
13	ERGO	35 935	34 459	95,9	35 891	34 420	95,9	44	39	90,1
14	MAXIMA	21 500	27 744	129,0	21 500	27 744	129,0			
15	YOUPLUS		1 986			1 986				
16	HVP	520	445	85,6	520	445	85,6			
17	PP	778 238		0,0	777 182		0,0	1 056		0,0
Total		11 410 384	11 720 658	102,7	11 124 919	11 463 700	103,0	285 465	256 958	90,0

* single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches or under FOS not included

Life Insurance

Single Paid Contractual Premiums according to ČAP Methodology

1-3/2020

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)		
		1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index	1-3/2019	1-3/2020	Index
1	KP	160 121	164 267	102,6	387	316	81,7	159 734	163 951	102,6
2	ČSOBP	57 662	43 543	75,5	4 180	4 045	96,8	53 483	39 498	73,9
3	KOOP	34 390	22 111	64,3	30 484	18 631	61,1	3 906	3 480	89,1
4	GČP	15 016	10 083	67,1	9 184	8 126	88,5	5 832	1 957	33,6
5	METLIFE	4 614	5 428	117,7	4 142	5 338	128,9	472	91	19,2
6	ALLIANZ	3 791	4 018	106,0	3 754	3 696	98,5	37	321	874,9
7	NN	3 221	2 815	87,4	3 117	2 605	83,6	104	210	201,4
8	ČPP	2 156	2 124	98,5	2 014	2 013	99,9	142	111	78,3
9	UNIQA	1 078	1 379	128,0	1 055	1 379	130,7	23		0,9
10	AXA - ŽP	2 317	1 151	49,7	1 140	909	79,8	1 177	242	20,6
11	ERGO	44	39	90,1	44	39	90,1			
12	PP	1 056		0,0	1 056		0,0			
Total		285 465	256 958	90,0	60 555	47 098	77,8	224 909	209 860	93,3

* single premiums recalculated on the basis of 10 years

Note: Cross-border business via branches or under FOS not included

Contractual Premiums Written according to ČAP Methodology Cross-border Business 1-3/2020

Insurance Company	Contractual insurance in the Czech Republic total* ** (tis. Kč)	Contractual insurance outside the Czech Republic total* ** (tis. Kč)
1	GČP	9 884 358
2	KOOP	8 685 037
3	ALLIANZ	3 952 874
4	ČSOBP	2 991 997
5	ČPP	2 671 236
6	UNIQA	2 051 708
7	NN	1 226 053
8	CARDIF	723 980
9	METLIFE	715 992
10	KP	625 583
11	DIRECT	528 629
12	AXA	499 817
13	AXA - ŽP	339 353
14	COLONNADE	297 489
15	SLAVIA	252 875
16	HVP	214 925
17	PVZP	204 709
18	ERV	194 965
19	ERGO	148 570
20	HDI	133 288
21	MAXIMA	131 140
22	D.A.S.	100 623
23	SIMPLEA	36 221
24	HALALI	21 192
25	YOUPLUS	4 932
	CELKEM	36 637 546
		928 442

* 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 or under FOS 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.
AXA	AXA pojišťovna a.s.
AXA - ŽP	AXA životní 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
PP	Pojišťovna Patricie a.s.
PVZP	Pojišťovna VZP, a.s.
SIMPLEA	Simplea pojišťovna, a.s.
SLAVIA	Slavia pojišťovna a.s.
UNIQA	UNIQA pojišťovna, a.s.
YOUPLUS	Youplus Insurance International AG, pobočka pro Českou republiku



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