

| Indicator                                                            | 1991  | 1992  | 1993  | 1994  | 1995      | 1996      | 1997      | 1998      | 1999      | 2000      | 2001      | Index  |
|----------------------------------------------------------------------|-------|-------|-------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| 1. Number of insurance companies in Slovak Republic                  | 3     | 6     | 10    | 12    | 16        | 20        | 22        | 25        | 27        | 29        | 28        | 933,3  |
| 2. Association member companies                                      | 2     | 6     | 7     | 9     | 10        | 13        | 16        | 21        | 24        | 24        | 24        | 1200,0 |
| 3. Market share represented by Association member companies          | x     | x     | x     | x     | 86,9      | 98,3      | 99,3      | 99,3      | 99,4      | 99,4      | 99,2      | x      |
| 4. Issued share capital of the members of the association in ths. Sk | x     | x     | x     | x     | 3 150 664 | 3 549 278 | 4 424 186 | 5 363 532 | 8 084 821 | 8 391 906 | 9 983 676 | 316,9  |
| 5. Average number of employees                                       | 2 988 | 3 402 | 3 811 | 4 262 | 4 670     | 5 079     | 6 080     | 7 206     | 7 750     | 7 783     | 7 916     | 264,9  |
| 6. of whom : employees of the business services                      | x     | 301   | 458   | 811   | 1 126     | 1 499     | 2 074     | 2 410     | 2 622     | 2 552     | 2 463     | 818,3  |
| 7. Premium share in gross domestic product in %                      | 2,13  | 2,10  | 2,20  | 2,26  | 2,07      | 2,37      | 2,59      | 2,97      | 3,04      | 3,08      | 3,30      | 154,9  |

## II. OVERALL RESULTS

| Indicator                                                             | 1991       | 1992       | 1993       | 1994       | 1995       | 1996       | 1997       | 1998       | 1999       | 2000       | 2001       | Index    |
|-----------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----------|
| 1. Total revenues in other than life assurance in ths. Sk             | x          | x          | 6 073 971  | 6 678 028  | 7 647 885  | 9 228 825  | 11 535 399 | 12 752 443 | 13 401 934 | 13 287 584 | 14 470 075 | 238,2    |
| 2. Total expenses in other than life assurance in ths. Sk             | x          | x          | 4 616 344  | 6 401 075  | 7 234 629  | 8 765 432  | 10 414 761 | 11 468 631 | 12 207 643 | 12 556 530 | 14 919 569 | 323,2    |
| 3. Net profit or loss of other than life assurance in ths. Sk         | x          | x          | 1 457 627  | 276 953    | 413 256    | 463 393    | 1 120 638  | 1 283 812  | 1 194 291  | 731 054    | -449 494   | x        |
| 4. Total revenues in life assurance in ths. Sk                        | x          | x          | 3 220 094  | 4 253 417  | 4 377 782  | 5 826 351  | 7 142 368  | 11 200 779 | 12 070 248 | 18 905 189 | 22 968 103 | 713,3    |
| 5. Total expenses in life assurance in ths. Sk                        | x          | x          | 2 558 936  | 3 903 491  | 4 164 785  | 5 210 958  | 6 885 389  | 10 601 727 | 11 746 425 | 20 473 115 | 22 156 041 | 865,8    |
| 6. Net profit or loss of life assurance in ths. Sk                    | x          | x          | 661 158    | 349 926    | 212 997    | 615 393    | 256 979    | 599 052    | 323 823    | -1 567 926 | 812 062    | 122,8    |
| 7. Net profit or loss for the business year after taxation in ths. Sk | 663 840    | 588 198    | 878 149    | 421 556    | 310 029    | 440 012    | 321 403    | -1 555 790 | 251 124    | 390 921    | 908 087    | 136,8    |
| 8. Reserves on other than life assurance in ths. Sk                   | 2 601 236  | 2 785 226  | 2 472 882  | 3 310 802  | 4 317 117  | 10 960 718 | 6 444 311  | 7 450 787  | 8 993 619  | 9 149 880  | 9 744 049  | 374,6    |
| 9. Reserves on life assurance in ths. Sk                              | 14 801 040 | 16 659 647 | 17 595 632 | 19 108 130 | 20 654 493 | 21 467 651 | 23 684 567 | 25 755 459 | 25 861 572 | 30 314 950 | 36 344 151 | 245,6    |
| 10. Reinsurance : other than life assurance in ths. Sk                | x          | x          | 642 531    | 674 050    | 936 139    | 1 703 243  | 3 051 278  | 4 150 714  | 3 526 946  | 3 853 740  | 4 236 899  | 659,4    |
| 11. premium ceded to reinsurers                                       | x          | x          | 413 835    | 350 792    | 281 842    | 398 247    | 1 230 435  | 1 180 680  | 1 594 092  | 1 658 377  | 1 554 709  | 375,7    |
| 12. expenses accepted from reinsurers                                 | x          | x          | 288        | 198        | 7 094      | 18 013     | 39 150     | 74 169     | 73 631     | 209 039    | 501 994    | 174303,5 |
| 13. Reinsurance : life assurance in ths. Sk                           | x          | x          | 323        | 0          | 1 504      | 822        | 2 893      | 3 412      | 17 393     | 31 236     | 32 004     | 9908,4   |
| 14. premium ceded to reinsurers                                       | x          | x          | 323        | 0          | 1 504      | 822        | 2 893      | 3 412      | 17 393     | 31 236     | 32 004     | 9908,4   |
| 15. expenses accepted from reinsurers                                 | x          | x          | 323        | 0          | 1 504      | 822        | 2 893      | 3 412      | 17 393     | 31 236     | 32 004     | 9908,4   |

## III. BUSINESS SERVICES

| Indicator                                    | 1991    | 1992      | 1993      | 1994      | 1995      | 1996      | 1997      | 1998      | 1999      | 2000      | 2001      | Index   |
|----------------------------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|
| 1. Business production volume in ths. Sk     | 552 602 | 1 042 208 | 1 409 508 | 2 569 559 | 3 369 799 | 5 134 350 | 6 104 951 | 7 012 920 | 7 128 956 | 8 411 436 | 9 612 260 | 1739,5  |
| 2. of which : other than life assurance      | 295 710 | 801 321   | 1 154 375 | 1 977 532 | 2 432 355 | 3 769 388 | 3 930 694 | 4 507 950 | 4 238 913 | 4 391 705 | 4 691 439 | 1586,5  |
| 3. life assurance                            | 256 892 | 240 887   | 255 133   | 592 027   | 937 444   | 1 364 962 | 2 174 257 | 2 504 970 | 2 890 043 | 4 019 731 | 4 920 821 | 1915,5  |
| Of the total business production volume :    |         |           |           |           |           |           |           |           |           |           |           |         |
| 4. production of business services employees | 300 203 | 754 468   | 1 051 555 | 1 969 997 | 2 332 254 | 2 971 116 | 2 893 052 | 2 962 923 | 2 434 654 | 2 356 892 | 2 434 895 | 811,1   |
| 5. production of agents                      | 237 779 | 249 770   | 251 954   | 364 790   | 369 275   | 607 662   | 698 380   | 801 927   | 796 322   | 880 110   | 1 174 999 | 494,2   |
| 6. production of mediators                   | 14 620  | 37 970    | 105 999   | 234 772   | 668 270   | 1 555 572 | 2 513 519 | 3 248 070 | 3 897 980 | 5 174 434 | 6 002 366 | 41055,9 |

## IV. PREMIUM INCOME (from 1995 PREMIUM WRITTEN)

| Indicator                                                                                        | 1991      | 1992      | 1993      | 1994      | 1995       | 1996       | 1997       | 1998       | 1999       | 2000       | 2001       | Index    |
|--------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|----------|
| 1. Total premium income/ written in ths. Sk                                                      | 5 659 070 | 6 264 922 | 8 074 903 | 8 983 014 | 10 705 807 | 13 785 844 | 16 968 414 | 21 281 484 | 23 658 920 | 27 321 642 | 31 858 348 | 563,0    |
| 2. of which : other than life assurance - total                                                  | 3 914 235 | 4 433 001 | 6 103 726 | 6 864 631 | 8 151 751  | 10 241 108 | 12 245 012 | 14 794 922 | 15 149 395 | 15 974 292 | 17 980 567 | 459,4    |
| of which:                                                                                        |           |           |           |           |            |            |            |            |            |            |            |          |
| 3. property insurance                                                                            | 1 277 010 | 1 666 143 | 2 207 239 | 1 999 744 | 2 229 252  | 3 107 436  | 3 697 711  | 3 720 105  | 3 787 530  | 4 260 318  | 4 815 210  | 377,1    |
| 4. agricultural insurance (plants and animal)                                                    | 1 682 318 | 1 398 359 | 1 099 279 | 742 745   | 638 505    | 521 541    | 550 585    | 725 119    | 605 587    | 384 771    | 391 521    | 23,3     |
| 5. motor hull insurance                                                                          | 329 004   | 369 461   | 482 167   | 1 084 418 | 1 831 723  | 2 560 444  | 3 611 271  | 4 721 719  | 5 471 908  | 5 450 922  | 5 737 330  | 1743,8   |
| 6. legal motor third party liability insurance                                                   | 189 927   | 488 533   | 1 704 189 | 1 724 436 | 1 704 513  | 1 731 053  | 1 808 074  | 2 729 834  | 2 795 587  | 3 354 297  | 4 636 867  | 2441,4   |
| 7. legal liability insurance for damage caused by an accident at work or an occupational disease | x         | x         | 33 766    | 394 701   | 560 025    | 619 983    | 742 331    | 801 114    | 750 453    | 799 933    | 847 926    | 2511,2   |
| 8. compulsory and legal contractual liability insurance                                          | 69        | 18 854    | 19 565    | 322 936   | 460 347    | 811 838    | 700 398    | 801 206    | 741 071    | 669 602    | 542 456    | 786168,1 |
| 9. accident insurance                                                                            | 433 003   | 469 255   | 490 999   | 493 267   | 566 526    | 659 282    | 787 939    | 975 418    | 603 550    | 531 461    | 442 897    | 102,3    |
| 10. insurance of medical expenses                                                                | 2 904     | 22 396    | 66 522    | 102 384   | 136 565    | 184 249    | 226 539    | 240 909    | 225 464    | 272 808    | 307 016    | 10572,2  |
| 11. other                                                                                        | x         | x         | x         | x         | 24 295     | 45 282     | 120 164    | 79 498     | 168 245    | 250 180    | 259 344    | 1067,5   |
| 12. life assurance - total                                                                       | 1 744 835 | 1 831 921 | 1 971 177 | 2 118 383 | 2 554 056  | 3 544 736  | 4 723 402  | 6 486 562  | 8 509 525  | 11 347 350 | 13 877 781 | 795,4    |
| 13. of which : life assurance                                                                    | 1 691 424 | 1 757 586 | 1 897 622 | 2 026 226 | 2 430 498  | 3 310 938  | 4 344 418  | 6 035 649  | 8 354 320  | 10 573 412 | 13 133 093 | 776,5    |
| 14. retirement pension insurance                                                                 | 53 411    | 74 335    | 73 555    | 92 157    | 123 558    | 233 798    | 378 984    | 450 913    | 155 205    | 773 938    | 744 688    | 1394,3   |

## V. LONG-TERM INSURANCE

| Indicator                                            | 1991      | 1992      | 1993      | 1994      | 1995      | 1996      | 1997       | 1998       | 1999       | 2000       | 2001       | Index  |
|------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|--------|
| 1. Total number of master policies                   | 4 571 639 | 4 721 059 | 4 733 741 | 4 726 871 | 4 806 782 | 5 108 561 | 5 723 134  | 5 761 276  | 5 862 356  | 6 143 087  | 6 412 660  | 140,3  |
| 2. of which : other than life assurance              | 1 844 566 | 2 010 371 | 2 034 462 | 1 995 357 | 2 003 209 | 2 194 779 | 2 607 016  | 2 528 047  | 2 528 081  | 2 791 316  | 3 038 205  | 164,7  |
| 3. life assurance                                    | 2 727 073 | 2 710 688 | 2 699 279 | 2 731 514 | 2 803 573 | 2 913 782 | 3 116 118  | 3 233 229  | 3 212 275  | 3 351 771  | 3 374 455  | 123,7  |
| 4. Master policies in ths. Sk                        | 2 779 664 | 2 896 526 | 3 090 010 | 5 397 510 | 6 958 918 | 9 915 388 | 13 335 877 | 16 302 354 | 17 333 149 | 21 392 718 | 23 910 744 | 860,2  |
| 5. of which : other than life assurance              | 984 770   | 1 051 147 | 820 029   | 2 870 052 | 3 774 557 | 5 927 267 | 7 695 856  | 9 229 701  | 8 608 686  | 9 533 001  | 9 948 675  | 1010,3 |
| 6. life assurance                                    | 1 794 894 | 1 845 379 | 2 269 981 | 2 527 458 | 3 184 361 | 3 988 121 | 5 640 021  | 7 072 653  | 8 724 463  | 11 859 717 | 13 962 069 | 777,9  |
| 7. Average insurance premium per master policy in Sk | 608       | 613       | 653       | 1 142     | 1 448     | 1 941     | 2 330      | 2 830      | 2 957      | 3 482      | 3 729      | 613,3  |
| 8. of which : other than life assurance              | 534       | 522       | 403       | 1 438     | 1 884     | 2 701     | 2 952      | 3 651      | 3 248      | 3 415      | 3 275      | 613,3  |
| 9. life assurance                                    | 658       | 681       | 841       | 925       | 1 136     | 1 369     | 1 810      | 2 187      | 2 716      | 3 538      | 4 138      | 628,9  |
| 10. Insurance cover-rate of life assurance in %      | 51,7      | 51,1      | 50,7      | 51,1      | 52,3      | 54,2      | 57,9       | 60         | 59,5       | 62,1       | 62,7       | x      |

## VI. CLAIMS SETTLED

| Indicator                                                                                        | 1991      | 1992      | 1993      | 1994      | 1995    | 1996    | 1997      | 1998    | 1999      | 2000      | 2001      | Index   |
|--------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|---------|---------|-----------|---------|-----------|-----------|-----------|---------|
| 1. Number of settled claims                                                                      | 1 056 404 | 1 056 765 | 1 082 883 | 1 021 755 | 887 109 | 953 079 | 1 036 713 | 974 185 | 1 122 375 | 1 082 630 | 1 066 913 | 101,0   |
| 2. of which : other than life assurance - total                                                  | 815 374   | 829 841   | 856 726   | 808 071   | 691 077 | 753 763 | 815 538   | 719 898 | 821 906   | 708 780   | 699 421   | 85,8    |
| of which:                                                                                        |           |           |           |           |         |         |           |         |           |           |           |         |
| 3. property insurance                                                                            | 200 598   | 258 694   | 260 570   | 274 343   | 252 049 | 255 056 | 245 929   | 217 694 | 283 984   | 241 394   | 217 552   | 108,5   |
| 4. agricultural insurance (plants and animal)                                                    | 275 785   | 216 744   | 225 650   | 155 494   | 72 985  | 105 726 | 120 555   | 26 616  | 12 567    | 8 309     | 7 497     | 2,7     |
| 5. motor hull insurance                                                                          | 46 728    | 53 661    | 65 299    | 68 755    | 57 237  | 56 963  | 85 792    | 97 054  | 121 490   | 123 795   | 128 886   | 275,8   |
| 6. legal motor third party liability insurance                                                   | 36 093    | 42 825    | 54 807    | 64 348    | 68 480  | 84 215  | 106 994   | 138 091 | 153 032   | 145 177   | 157 392   | 436,1   |
| 7. legal liability insurance for damage caused by an accident at work or an occupational disease | x         | x         | x         | 12 840    | 22 667  | 25 882  | 25 969    | 24 491  | 23 040    | 20 713    | 20 505    | 159,7   |
| 8. compulsory and legal contractual liability insurance                                          | 16 947    | 15 764    | 16 559    | 13 968    | 12 302  | 12 558  | 13 712    | 18 517  | 18 179    | 18 436    | 17 665    | 104,2   |
| 9. accident insurance                                                                            | 239 155   | 241 680   | 232 392   | 216 060   | 201 154 | 207 090 | 209 715   | 183 036 | 192 811   | 127 315   | 116 182   | 48,6    |
| 10. insurance of medical expenses                                                                | 68        | 473       | 1 449     | 3 063     | 3 576   | 5 184   | 5 020     | 7 767   | 9 969     | 12 371    | 23 747    | 34922,1 |
| 11. other                                                                                        | x         | x         | x         | x         | 627     | 1 089   | 1 852     | 6 632   | 6 834     | 11 270    | 9 995     |         |

**VII. INDEMNITY PAID**

| Indicator                                                                                        | 1991      | 1992      | 1993      | 1994      | 1995      | 1996      | 1997      | 1998       | 1999       | 2000       | 2001       | Index   |
|--------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|---------|
| 1. Paid out indemnities in ths. Sk                                                               | 4 860 976 | 5 084 632 | 6 766 787 | 6 580 369 | 6 503 719 | 7 221 284 | 9 632 237 | 11 365 993 | 13 198 695 | 13 358 156 | 14 394 250 | 296,1   |
| 2. of which : other than life assurance - total                                                  | 3 149 662 | 3 223 460 | 4 816 438 | 4 521 855 | 4 388 093 | 4 969 878 | 7 014 444 | 8 158 710  | 9 506 680  | 9 197 102  | 9 523 282  | 302,4   |
| of which:                                                                                        |           |           |           |           |           |           |           |            |            |            |            |         |
| 3. property insurance                                                                            | 591 573   | 660 782   | 1 156 207 | 1 213 931 | 964 326   | 1 048 337 | 2 011 378 | 965 142    | 2 084 477  | 1 637 159  | 1 703 730  | 288,0   |
| 4. agricultural insurance (plants and animal)                                                    | 1 717 781 | 1 054 825 | 1 200 876 | 557 265   | 430 545   | 504 328   | 563 028   | 653 693    | 631 537    | 268 568    | 290 871    | 16,9    |
| 5. motor hull insurance                                                                          | 283 142   | 639 046   | 1 175 990 | 1 143 654 | 971 155   | 1 155 609 | 1 759 424 | 2 215 894  | 2 740 655  | 3 613 759  | 3 357 917  | 1185,9  |
| 6. legal motor third party liability insurance                                                   | 256 779   | 408 047   | 663 676   | 982 654   | 1 221 763 | 1 419 310 | 1 712 723 | 2 389 629  | 2 595 093  | 2 594 071  | 3 192 899  | 1243,4  |
| 7. legal liability insurance for damage caused by an accident at work or an occupational disease | x         | x         | x         | 35 769    | 101 966   | 118 871   | 295 911   | 366 069    | 391 294    | 396 877    | 389 128    | 1087,9  |
| 8. compulsory and legal contractual liability ins.                                               | 3 290     | 134 899   | 279 388   | 308 823   | 423 318   | 419 179   | 319 969   | 1 132 461  | 510 407    | 173 303    | 170 205    | 5173,4  |
| 9. accident insurance                                                                            | 296 838   | 320 500   | 331 426   | 259 719   | 229 420   | 253 940   | 293 010   | 336 832    | 390 050    | 302 886    | 189 107    | 63,7    |
| 10. insurance of medical expenses                                                                | 259       | 5 361     | 8 875     | 20 040    | 42 342    | 42 797    | 41 390    | 74 806     | 95 110     | 110 488    | 124 559    | 48092,3 |
| 11. other                                                                                        | x         | x         | x         | x         | 3 258     | 7 507     | 17 611    | 24 184     | 68 057     | 99 991     | 104 866    | 3218,7  |
| 12. life assurance - total                                                                       | 1 711 314 | 1 861 172 | 1 950 349 | 2 058 514 | 2 115 626 | 2 251 406 | 2 617 793 | 3 207 283  | 3 692 015  | 4 161 054  | 4 870 968  | 284,6   |
| 13. of which : life assurance                                                                    | 1 678 499 | 1 826 060 | 1 917 035 | 2 015 404 | 2 066 205 | 2 194 586 | 2 550 176 | 3 116 780  | 3 561 965  | 4 006 168  | 4 705 353  | 280,3   |
| 14. retirement pension insurance                                                                 | 32 815    | 35 112    | 33 314    | 43 110    | 49 421    | 56 820    | 67 617    | 90 503     | 130 050    | 154 886    | 165 615    | 504,7   |

**VIII. AVERAGE LUMP-SUM SETTLEMENT PER SETTLED INSURED LOSS**

| Indicator                                                                                        | 1991  | 1992   | 1993   | 1994   | 1995   | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | Index  |
|--------------------------------------------------------------------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Average lump-sum settlement in Sk                                                             | 4 601 | 4 811  | 6 249  | 6 440  | 7 331  | 7 577  | 9 291  | 11 667 | 11 760 | 12 338 | 13 491 | 293,2  |
| 2. of which : other than life assurance - total                                                  | 3 863 | 3 884  | 5 622  | 5 590  | 6 344  | 6 593  | 8 601  | 11 333 | 11 567 | 12 976 | 13 616 | 352,5  |
| of which:                                                                                        |       |        |        |        |        |        |        |        |        |        |        |        |
| 3. property insurance                                                                            | 2 949 | 2 551  | 4 437  | 4 425  | 3 826  | 4 110  | 8 179  | 4 433  | 7 340  | 6 782  | 7 831  | 265,5  |
| 4. agricultural insurance (plants and animal)                                                    | 6 229 | 4 867  | 5 322  | 3 584  | 5 899  | 4 770  | 4 670  | 24 560 | 50 254 | 32 322 | 38 798 | 622,9  |
| 5. motor hull insurance                                                                          | 6 059 | 11 909 | 18 009 | 16 634 | 16 967 | 20 287 | 20 508 | 22 832 | 22 559 | 29 191 | 26 053 | 430,0  |
| 6. legal motor third party liability insurance                                                   | 7 114 | 9 528  | 12 109 | 15 271 | 17 841 | 16 853 | 16 008 | 17 304 | 16 958 | 17 868 | 20 286 | 285,2  |
| 7. legal liability insurance for damage caused by an accident at work or an occupational disease | x     | x      | x      | 2 786  | 4 498  | 4 593  | 11 395 | 14 947 | 16 983 | 19 161 | 18 977 | 681,2  |
| 8. compulsory and legal contractual liability ins.                                               | 194   | 8 557  | 16 872 | 22 109 | 34 410 | 33 379 | 23 335 | 61 158 | 28 077 | 9 400  | 9 635  | 4966,5 |
| 9. accident insurance                                                                            | 1 241 | 1 326  | 1 426  | 1 202  | 1 141  | 1 226  | 1 397  | 1 840  | 2 023  | 2 379  | 1 628  | 131,2  |
| 10. insurance of medical expenses                                                                | 3 809 | 11 334 | 6 125  | 6 543  | 11 841 | 8 255  | 8 245  | 9 631  | 9 541  | 8 931  | 5 245  | 137,7  |
| 11. other                                                                                        | x     | x      | x      | x      | 5 196  | 6 893  | 9 509  | 3 647  | 9 959  | 8 872  | 10 492 | 201,9  |
| 12. life assurance - total                                                                       | 7 100 | 8 202  | 8 624  | 9 670  | 10 792 | 11 296 | 11 836 | 12 613 | 12 288 | 11 130 | 13 255 | 186,7  |

|                                  |        |        |        |        |        |        |        |        |        |        |        |       |
|----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|
| 13. of which : life assurance    | 7 017  | 8 131  | 8 554  | 9 555  | 10 682 | 11 228 | 11 743 | 12 308 | 11 986 | 10 926 | 13 130 | 187,1 |
| 14. retirement pension insurance | 17 834 | 14 973 | 13 614 | 21 961 | 19 023 | 14 755 | 16 828 | 86 440 | 39 565 | 21 500 | 18 154 | 101,8 |

**IX. LOSS EXPERIENCE**

| Indicator                                                                                        | 1991   | 1992  | 1993   | 1994  | 1995 | 1996 | 1997  | 1998  | 1999  | 2000 x/ | 2001 x/ | Index |
|--------------------------------------------------------------------------------------------------|--------|-------|--------|-------|------|------|-------|-------|-------|---------|---------|-------|
| 1. Loss experience (comp.paid out/premium income) in %                                           | 85,9   | 81,1  | 83,8   | 73,2  | 60,7 | 52,4 | 56,8  | 53,4  | 55,8  | 49,5    | 49,7    | x     |
| 2. of which : other than life assurance - total                                                  | 80,5   | 72,7  | 78,9   | 65,9  | 53,8 | 48,5 | 57,3  | 55,1  | 62,8  | 58,5    | 59,5    | x     |
| of which:                                                                                        |        |       |        |       |      |      |       |       |       |         |         |       |
| 3. property insurance                                                                            | 46,3   | 39,7  | 52,4   | 60,7  | 43,3 | 33,7 | 54,4  | 25,9  | 55,0  | 38,4    | 42,3    | x     |
| 4. agricultural insurance (plants and animal)                                                    | 102,1  | 75,4  | 109,2  | 75,1  | 67,4 | 96,7 | 102,3 | 90,1  | 104,3 | 52,6    | 76,2    | x     |
| 5. motor hull insurance                                                                          | 86,1   | 172,9 | 243,8  | 105,5 | 53,0 | 45,1 | 48,7  | 46,9  | 50,1  | 63,5    | 58,7    | x     |
| 6. legal motor third party liability insurance                                                   | 135,2  | 83,5  | 38,9   | 57,1  | 71,7 | 82,0 | 94,7  | 87,5  | 92,8  | 78,7    | 87,0    | x     |
| 7. legal liability insurance for damage caused by an accident at work or an occupational disease | x      | x     | x      | 9,1   | 18,2 | 19,2 | 39,9  | 45,7  | 52,1  | 55,4    | 47,9    | x     |
| 8. compulsory and legal contractual liability ins.                                               | 4768,1 | 715,4 | 1428,0 | 95,6  | 91,9 | 51,6 | 45,7  | 141,3 | 30,5  | 14,9    | 46,0    | x     |
| 9. accident insurance                                                                            | 68,6   | 68,3  | 67,5   | 52,6  | 40,4 | 38,5 | 37,2  | 34,5  | 64,6  | 58,4    | 10,5    | x     |
| 10. insurance of medical expenses                                                                | 8,9    | 23,9  | 13,3   | 19,6  | 31,0 | 23,2 | 18,3  | 31,1  | 42,2  | 44,8    | 42,0    | x     |
| 11. other                                                                                        | x      | x     | x      | x     | 13,4 | 16,6 | 14,7  | 30,4  | 40,4  | 69,3    | 51,2    | x     |
| 12. life assurance - total                                                                       | 98,1   | 101,5 | 98,9   | 97,2  | 82,8 | 63,5 | 55,4  | 49,4  | 43,4  | 36,8    | 37,1    | x     |
| 13. of which : life assurance                                                                    | 99,2   | 103,8 | 101,1  | 99,5  | 85,0 | 66,3 | 58,7  | 51,6  | 42,6  | 38,0    | 37,9    | x     |
| 14. retirement pension insurance                                                                 | 61,4   | 47,2  | 45,3   | 46,8  | 40,0 | 24,1 | 17,8  | 20,1  | 83,8  | 20,5    | 23,0    | x     |

Note : The year 2000 and 2001 - indemnity paid, including the change in the state of reserves

**X. FUNDS PROVIDED FOR LOSS PREVENTION**

| Indicator                               | 1991    | 1992    | 1993    | 1994    | 1995    | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | Index |
|-----------------------------------------|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|--------|-------|
| 1. Funds for loss prevention in ths. Sk | 168 882 | 171 453 | 127 052 | 106 451 | 119 997 | 74 528 | 57 122 | 72 758 | 29 249 | 40 400 | 25 256 | 15,0  |
| 2. of which : fire                      | 14 614  | 11 893  | 9 466   | 12 106  | 11 698  | 14 221 | 10 760 | 10 641 | 10 334 | 11 329 | 9 881  | 67,6  |
| 3. theft                                | 1 106   | 33 918  | 4 466   | 10 821  | 11 979  | 20 649 | 8 772  | 3 417  | 5 189  | 2 879  | 286    | 25,9  |
| 4. health protection                    | 19 135  | 70 443  | 76 181  | 51 035  | 47 581  | 8 665  | 13 529 | 33 719 | 3 820  | 21 421 | 8 047  | 42,1  |
| 5. the environment                      | 0       | 27 787  | 8 755   | 4 515   | 3 200   | 45     | 0      | 0      | 2 349  | 0      | 0      | 0,0   |
| 6. other risks                          | 134 027 | 27 412  | 27 184  | 27 974  | 45 539  | 30 948 | 24 061 | 24 981 | 7 557  | 4 771  | 7 042  | 5,3   |

**Legend:**

Property insurance : aircraft, inland marine and river hull, cargo, fire and natural hazards, theft, other material damages  
 Other insurance : insurance of diseases, credit, guarantee, and various losses of profits, legal expenses, travel risk insurance except medical expenses

**Note:**

x - this indicator was not monitored, i.e. the product was not available on the market  
 Index - the year 2001 in relation to the first year in which the data is indicated



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**STATISTICAL YEARBOOK**  
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**1991 - 2001**  
 Based on the data provided  
 by the insurance companies  
 Bratislava, June 2002