

# **CZECH REPUBLIC AND INSURANCE SECTOR**

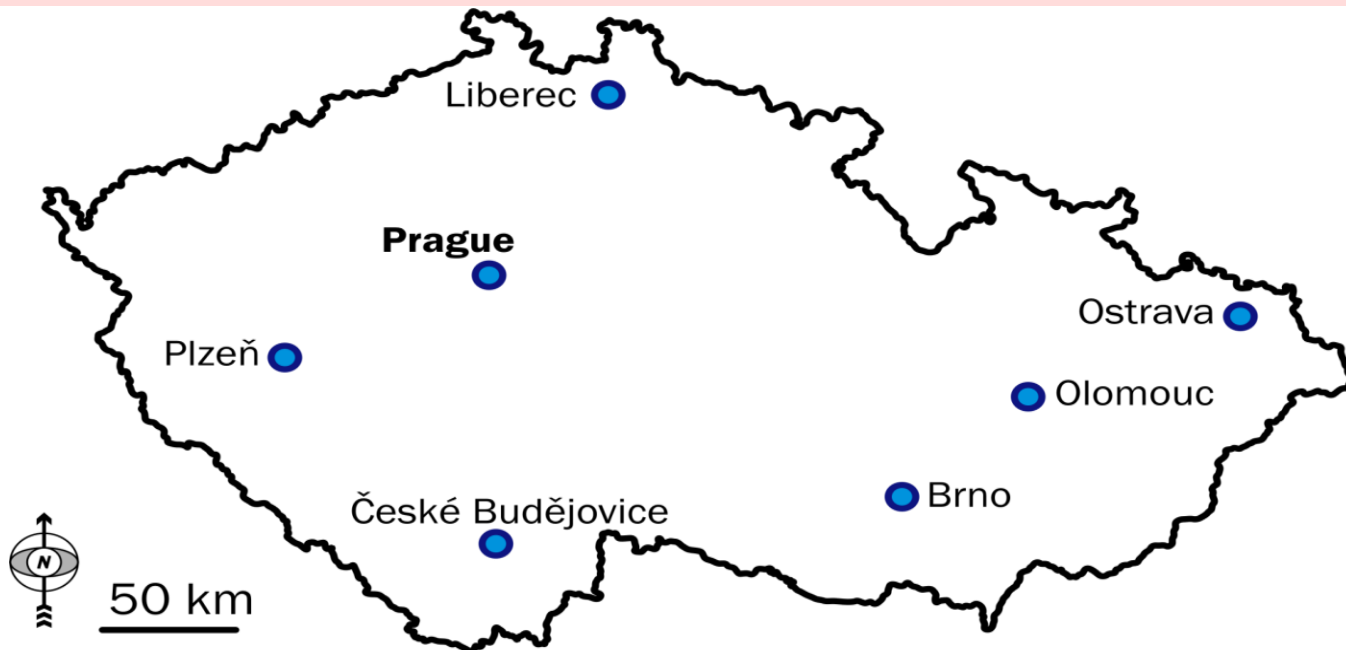


**Prague  
21.9.2012**



# CZECH REPUBLIC - INTRODUCTION

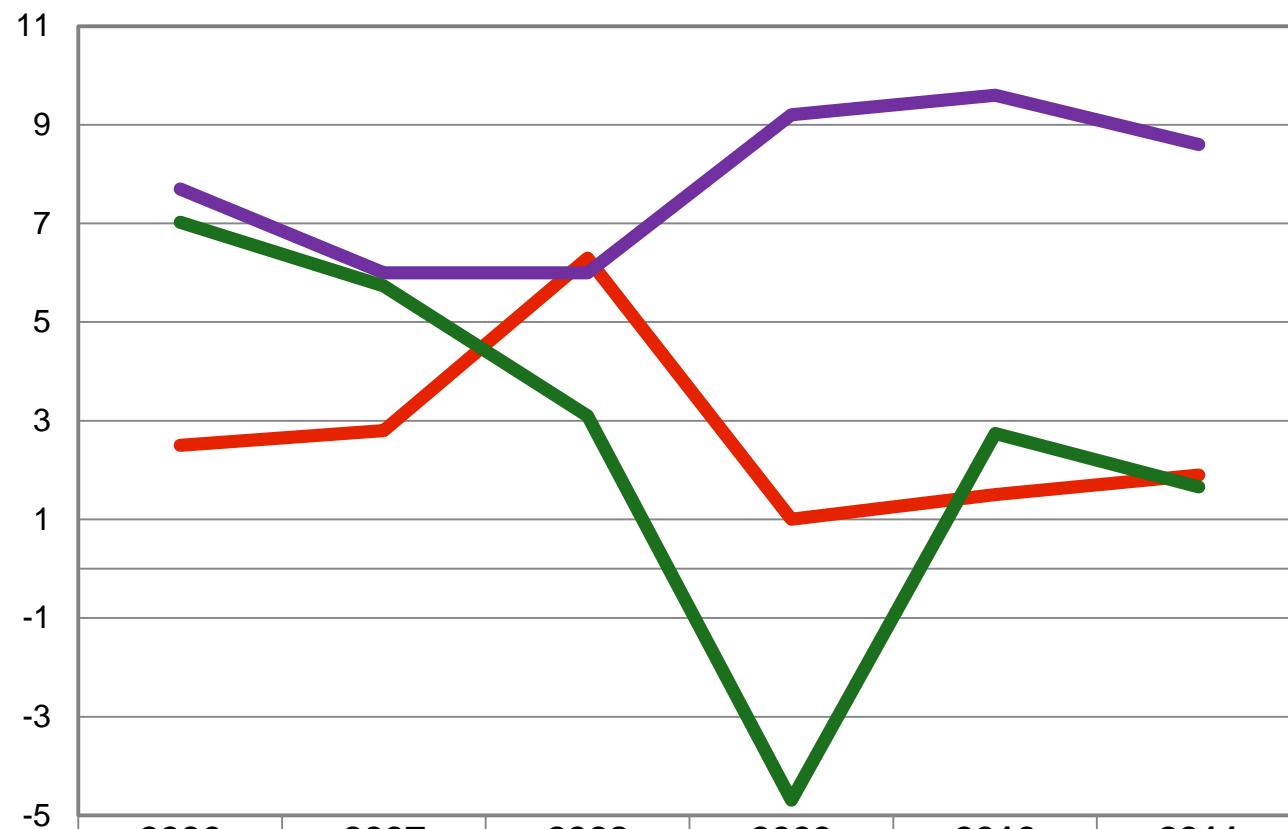
- Capital **Prague** (1 272 690)
- Area 78 867 km<sup>2</sup>
- **Total population** 10 507 566
- Life Expectancy 77,5 years
- **Education** - University (14,6%), High school graduation (33,7%), High school (35,2%), Elementary school (16,3%)



# CZECH REPUBLIC

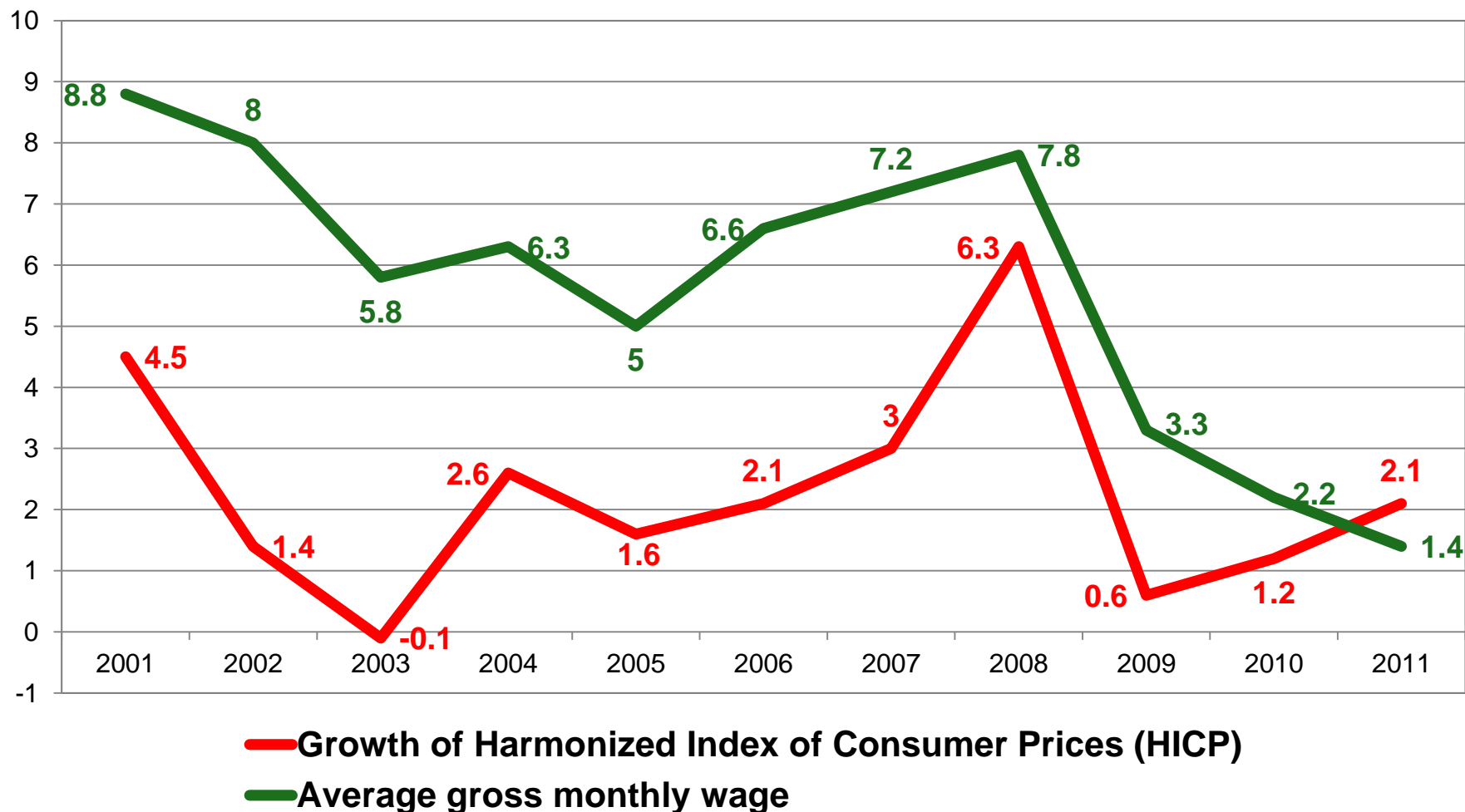
Indicators	2006	2007	2008	2009	2010	2011
<b>Inflation rate (%)</b>	2,5	2,8	6,3	1	1,5	1,9
<b>Unemployment rate (%)</b>	7,7	6	6	9,2	9,6	<b>8,6</b>
<b>GDP (% change)</b>	7	5,7	3,1	-4,7	2,7	1,7
<b>State debt (public) / GDP (%)</b>	23,9	24,4	26	31,5	35,6	39,4
<b>State budget balance (CZK bn)</b>	-97,3	-66,4	-19,4	-192,4	-156,4	-142,8
<b>State (public) debt (CZK bn)</b>	802	892	999	1.178	1.344	1.499

# MACROECONOMIC INDICATORS 1

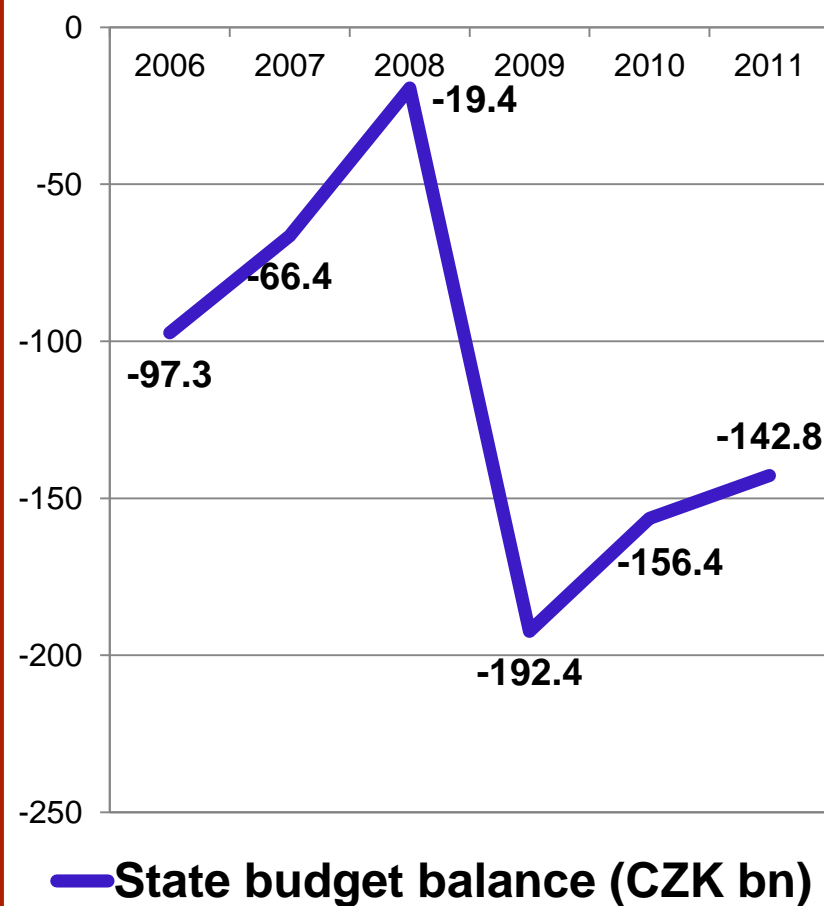
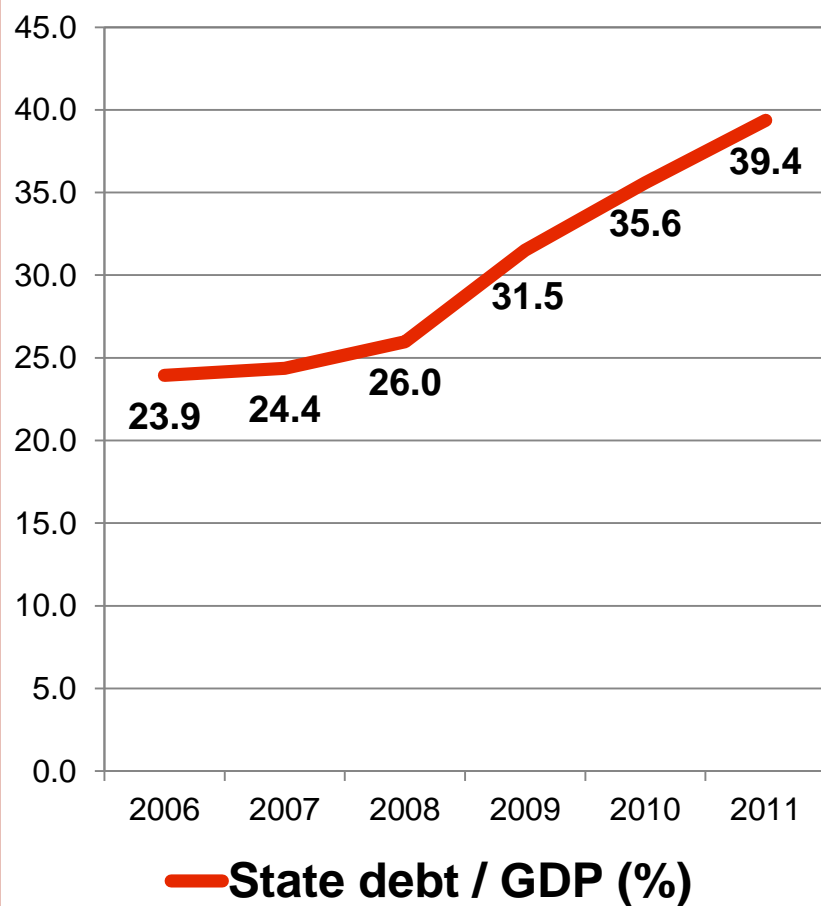


Inflation rate (%)	2006	2007	2008	2009	2010	2011
Unemployment rate (%)	2.5	2.8	6.3	1	1.5	1.9
GDP (% y/y, real terms)	7.7	6	6	9.2	9.6	8.6
	7.0	5.7	3.1	-4.7	2.7	1.7

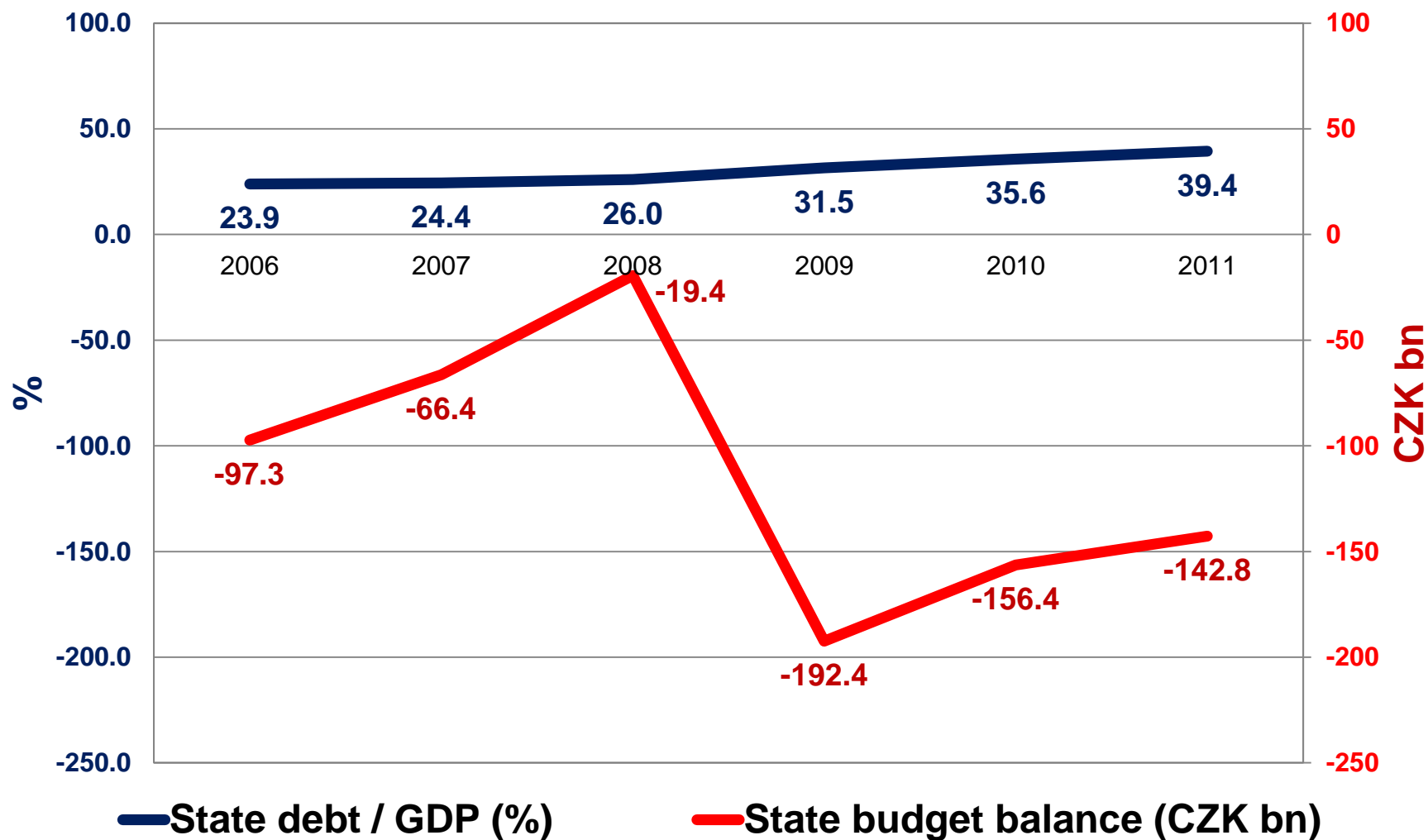
# MACROECONOMIC INDICATORS 2



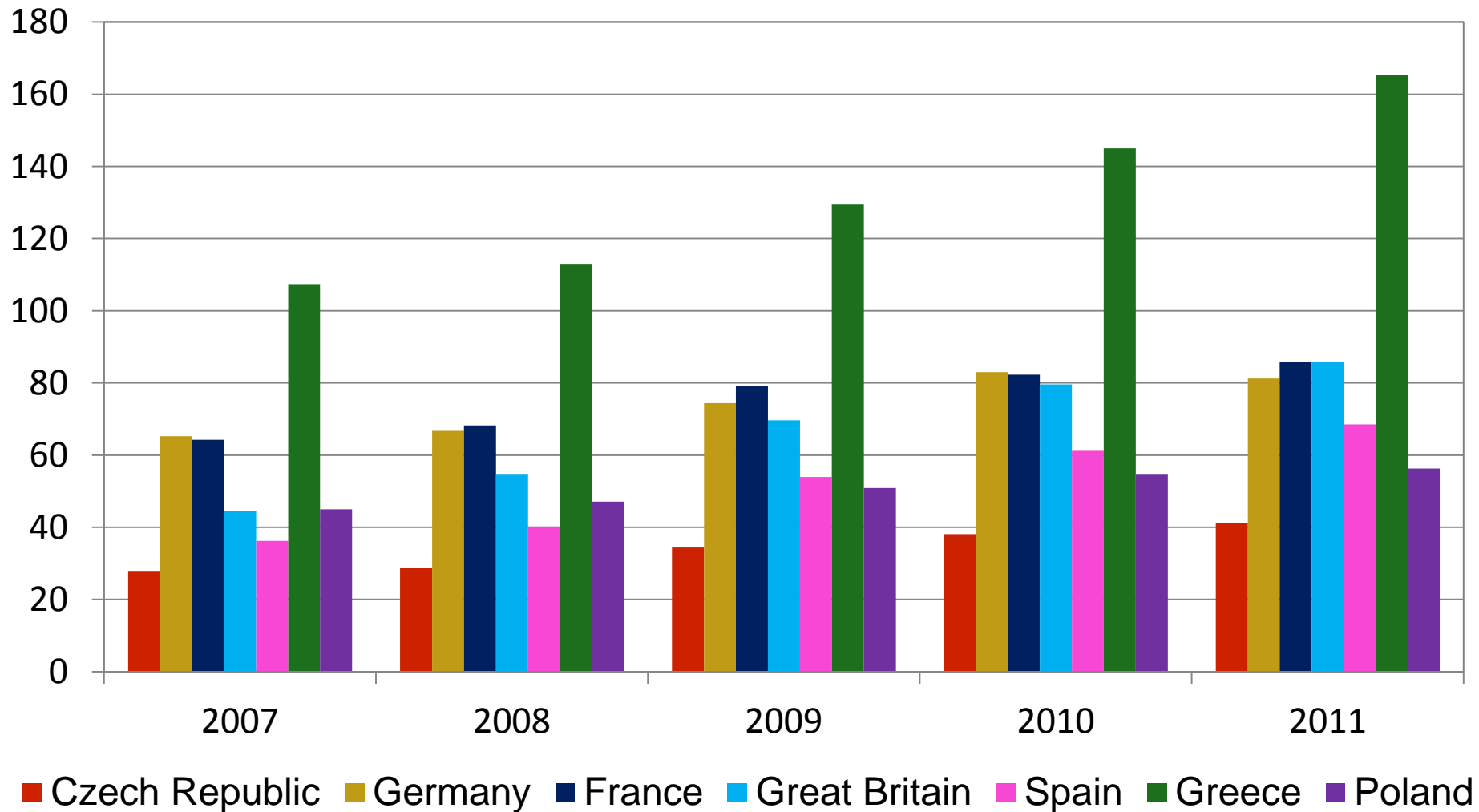
# MACROECONOMIC INDICATORS 3



# MACROECONOMIC INDICATORS 4

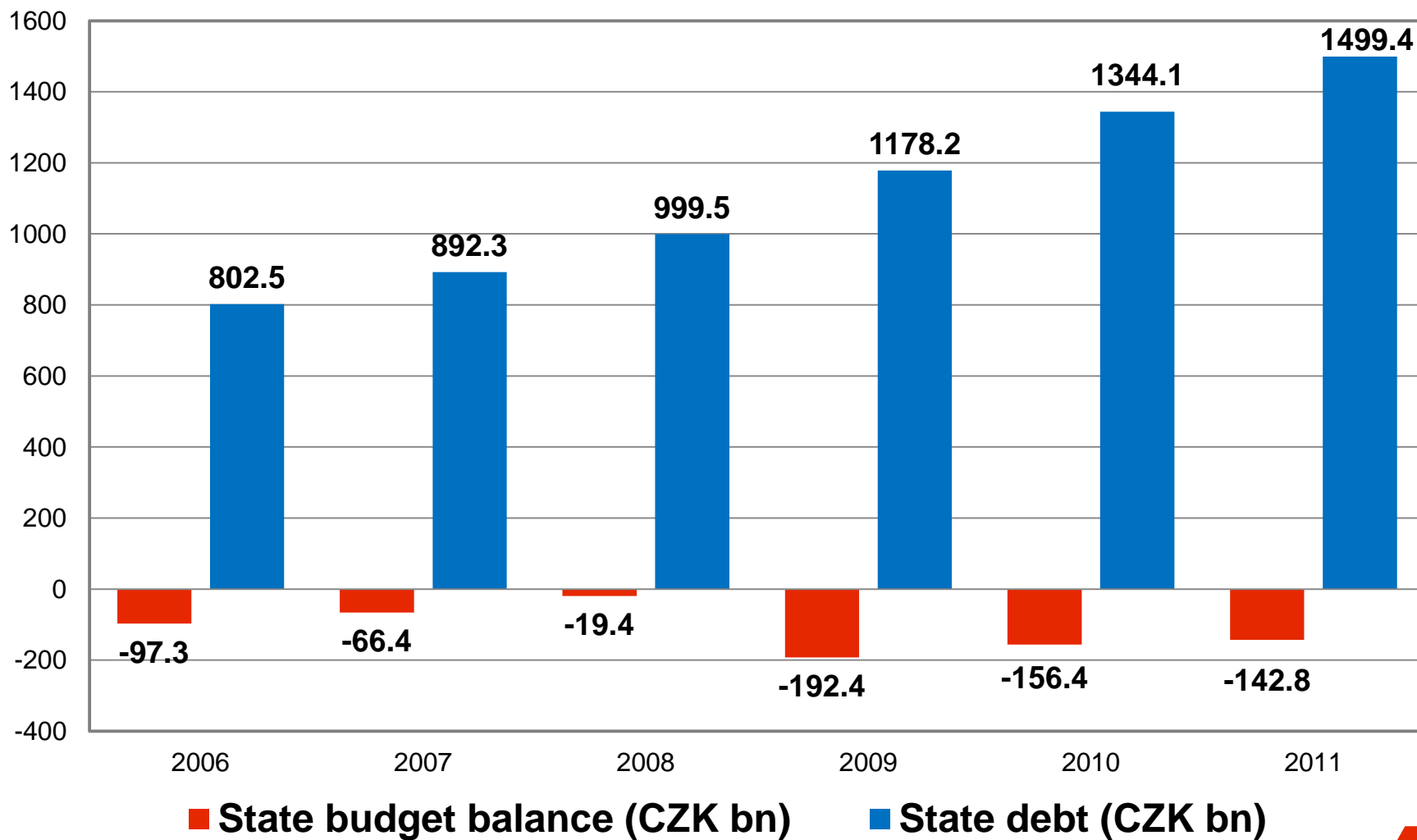


# PUBLIC DEBT % OF GDP

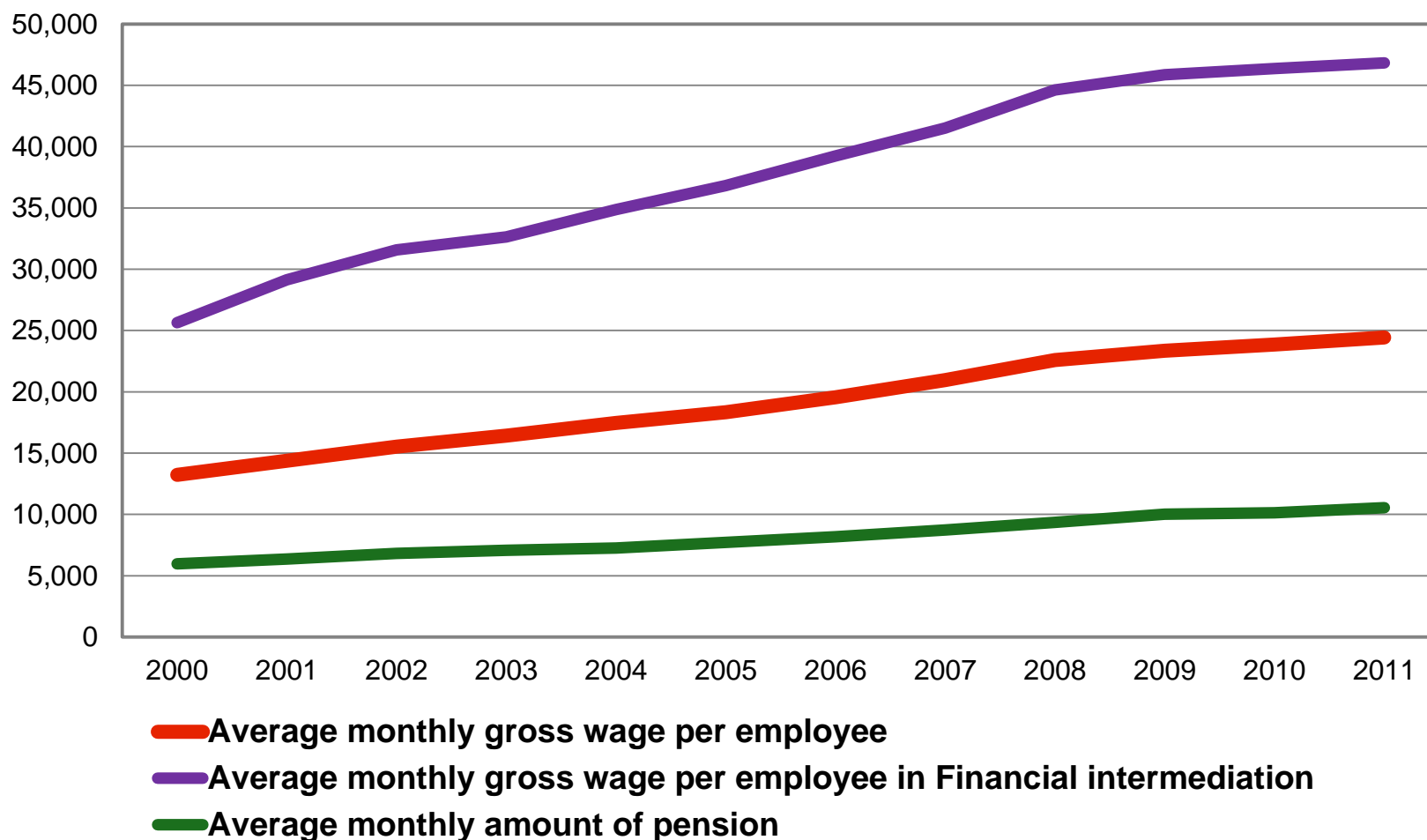




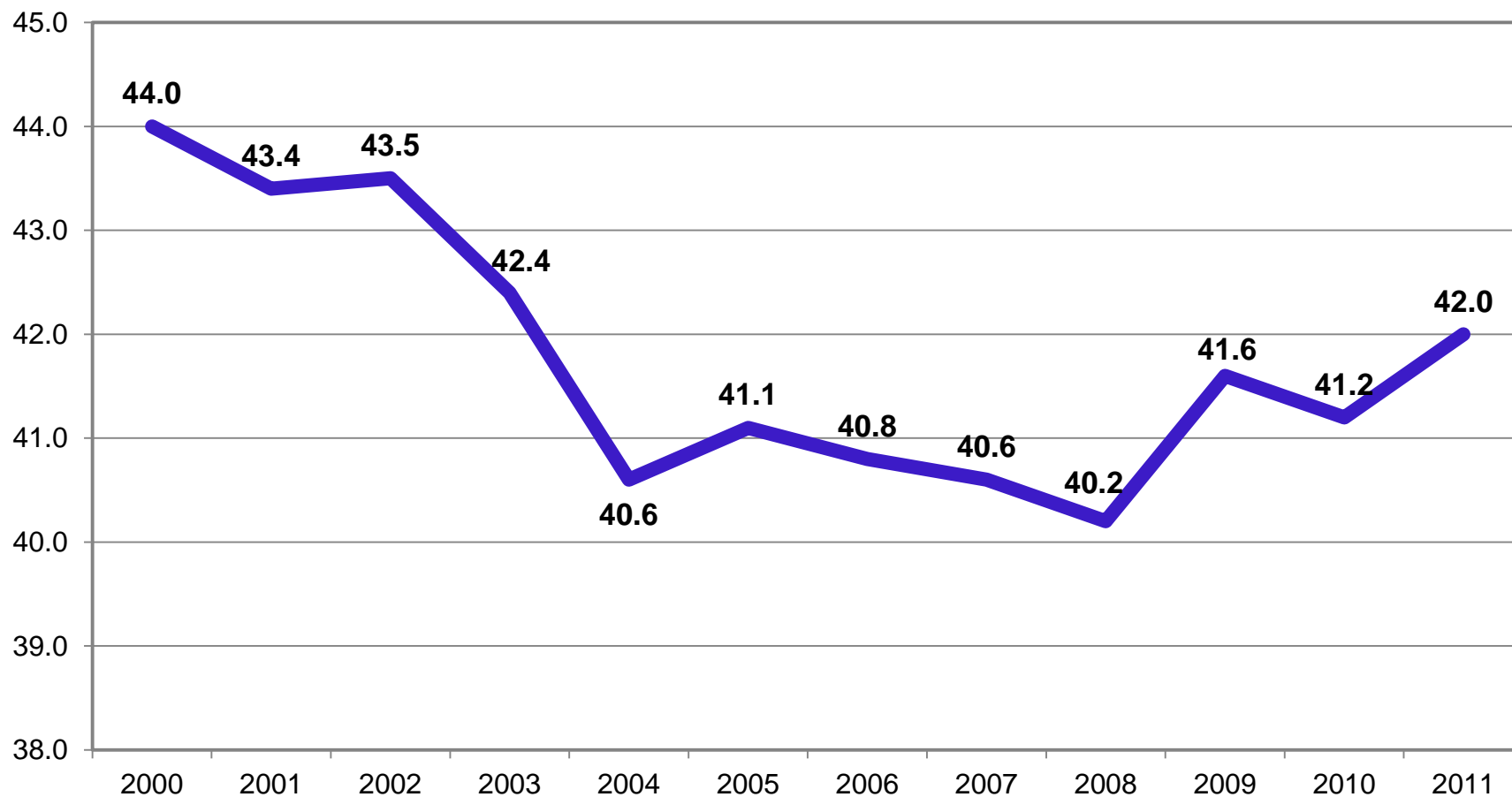
# STATE BUDGET BALANCE / DEBT



# WAGES AND PENSIONS



# PENSION IN % WAGE

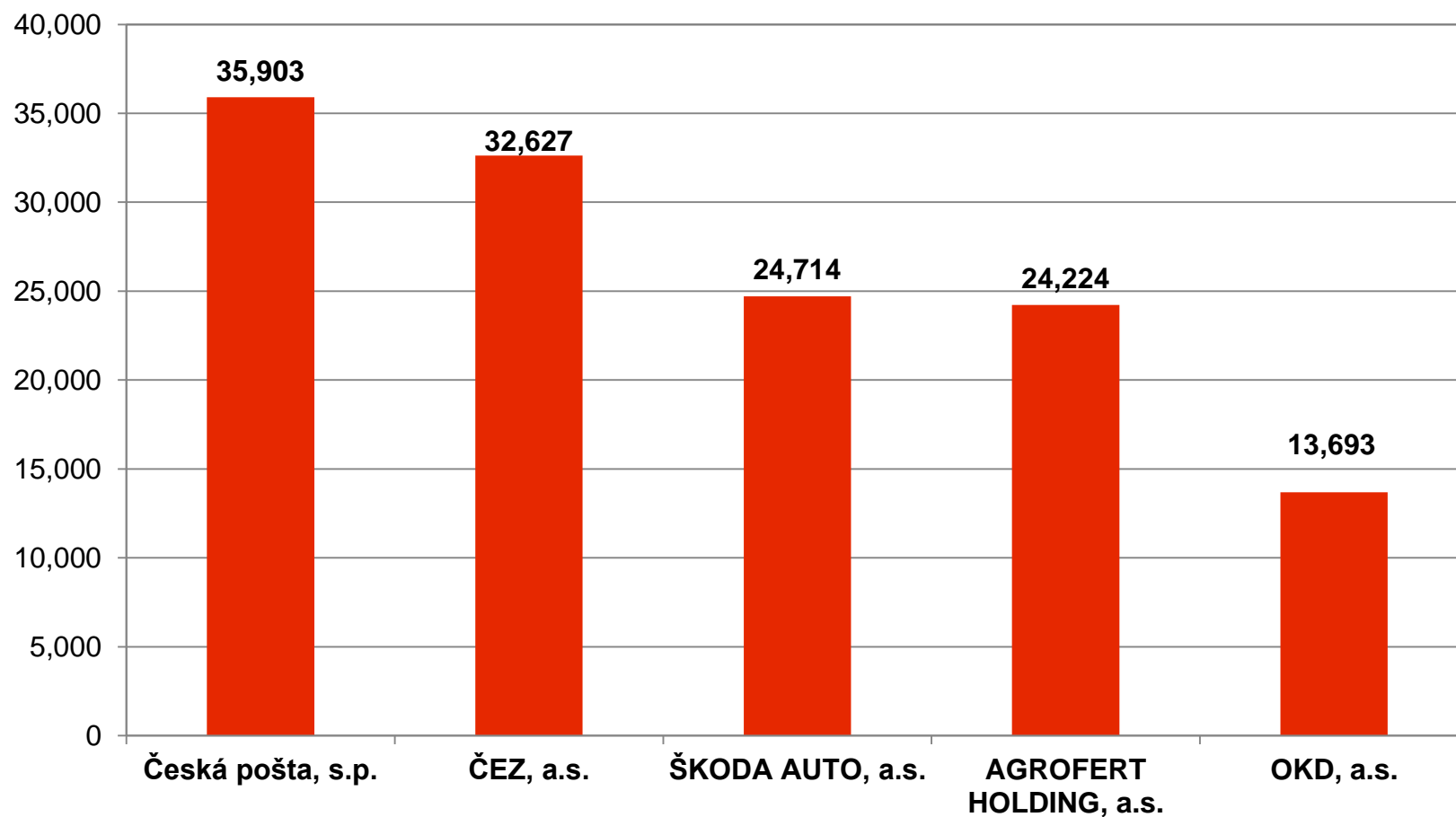


— Average pension vs Average gross wage (pension in % wage)

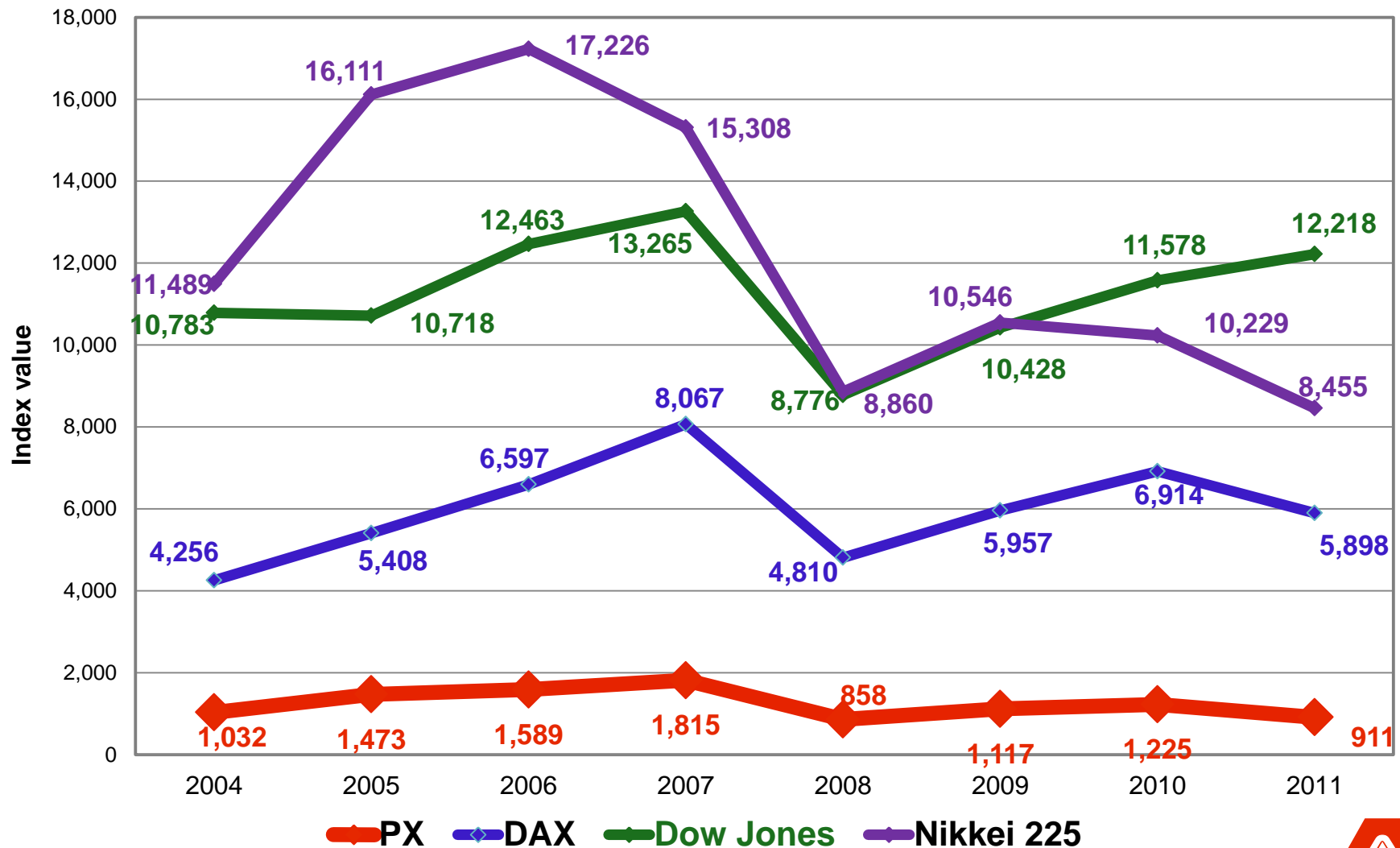
# 7 MOST IMPORTANT COMPANIES

Company	Turnover 2011 (in CZK)	Branch
<b>ŠKODA</b> AUTO, a.s.	252 562 000	Automotive
<b>ČEZ</b> , a.s.	209 761 000	Energy
<b>RWE</b> Transgas, a.s.	135 984 147	Energy
<b>AGROFERT</b> HOLDING, a.s.	117 606 814	Agriculture
<b>FOXCONN</b> CZ, s.r.o.	102 327 509	Electronics
<b>UNIPETROL</b> , a.s.	97 427 586	Petrochemicals
<b>MORAVIA STEEL</b>	65 972 567	Industry

# 5 MOST IMPORTANT EMPLOYERS



# CAPITAL APPRECIATION BY STOCK EXCHANGE



# CZECH FINANCIAL SECTOR

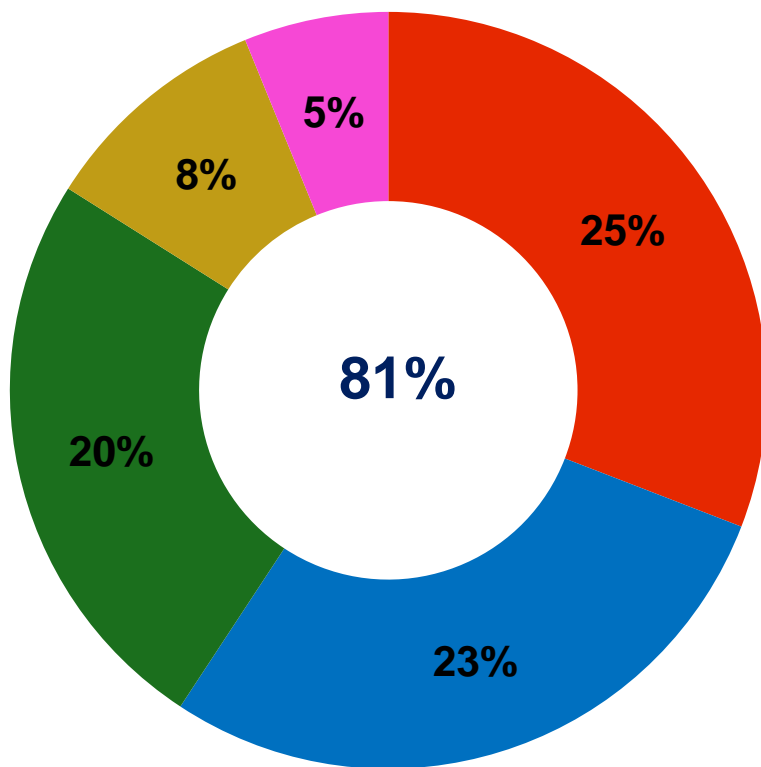


# BANKS, INSURANCE AND BROKERS

	2009	2010	2011
Banks	39	41	49
<b>Insurance companies</b>	<b>53</b>	<b>53</b>	<b>54</b>
Insurance brokers	91 064	109 914	132 578

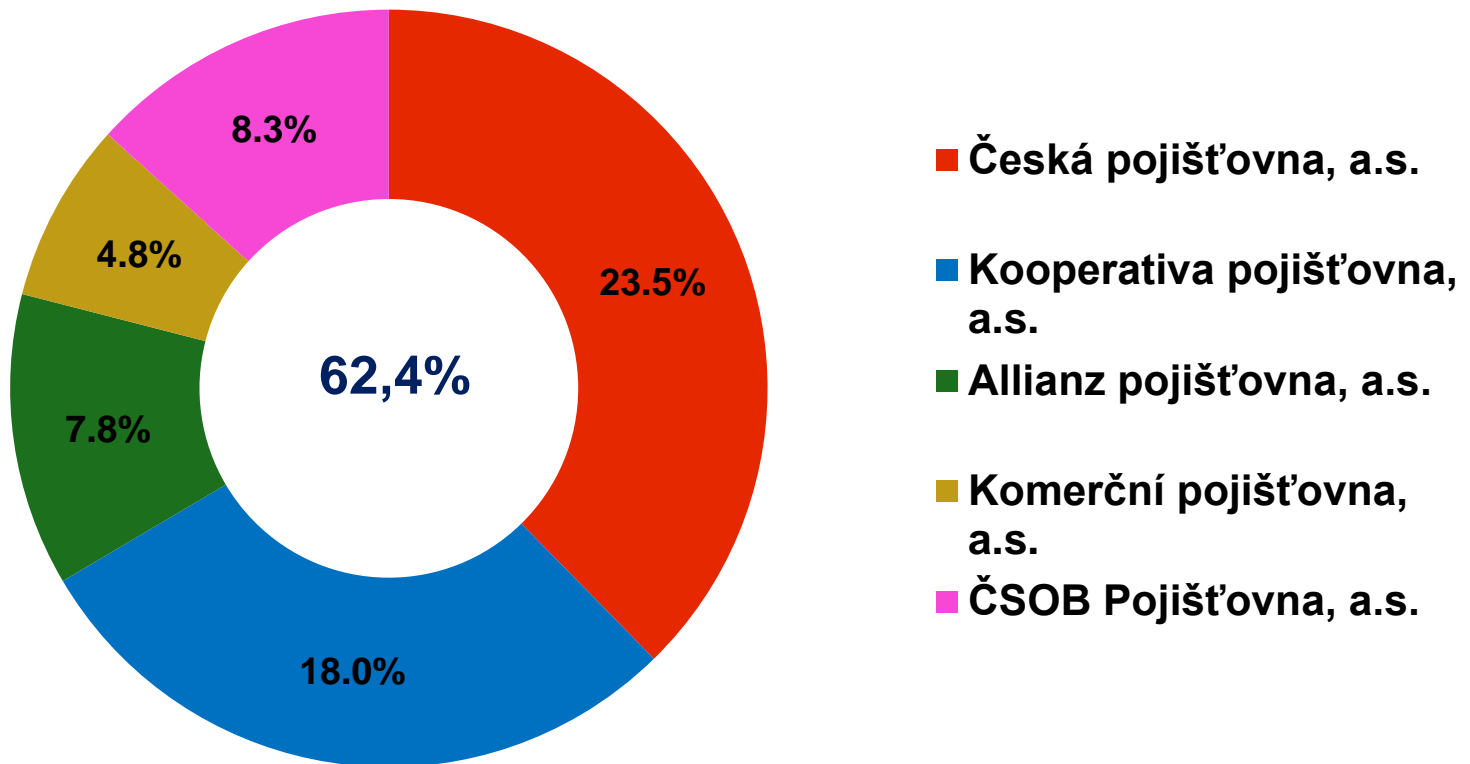


# 5 LARGEST BANKS IN CZECH REPUBLIC

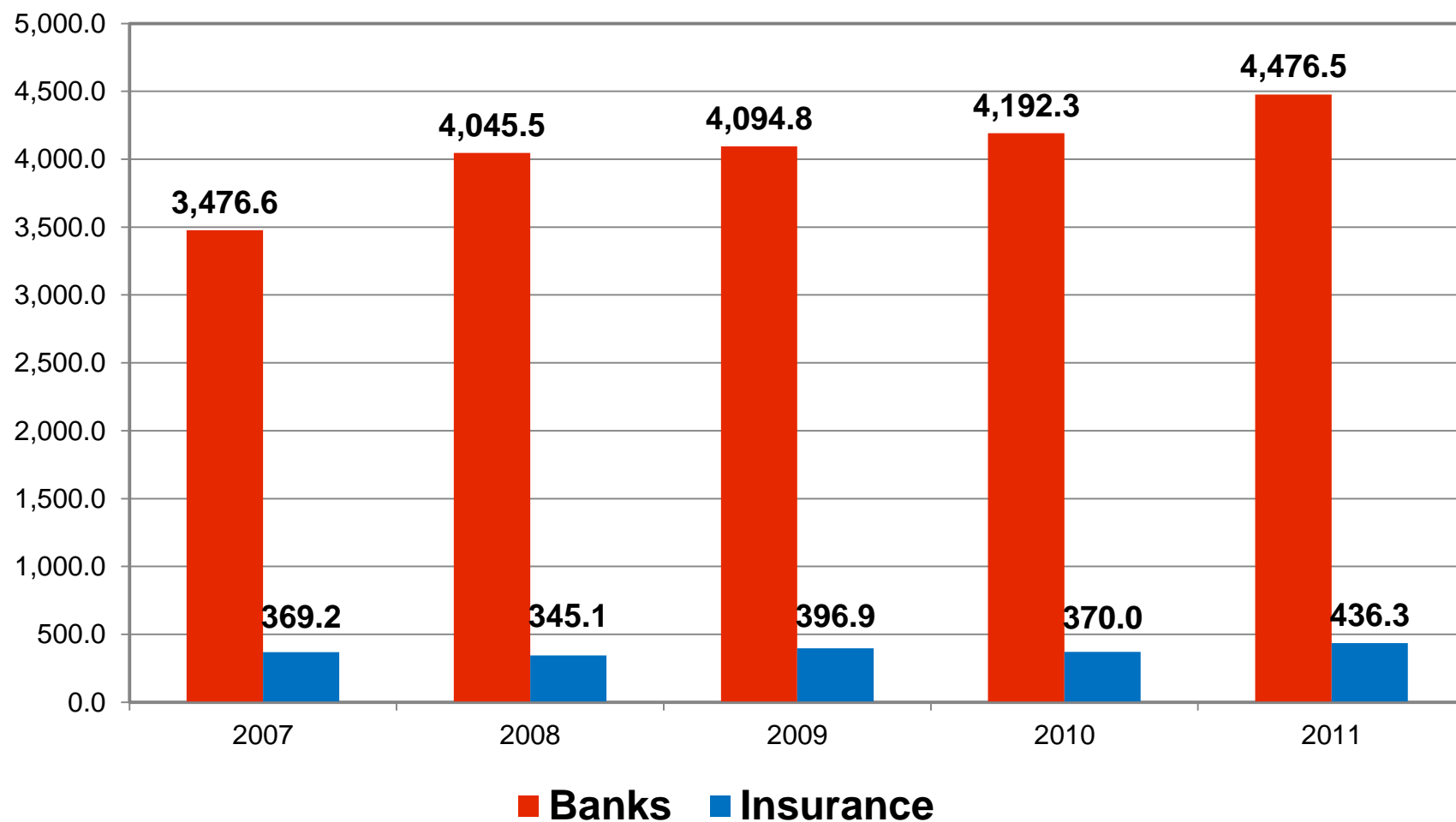


- ČSOB, a.s.
- Česká spořitelna, a.s.
- Komerční banka, a.s.
- UniCredit Bank, a.s.
- Raiffeisenbank, a.s.

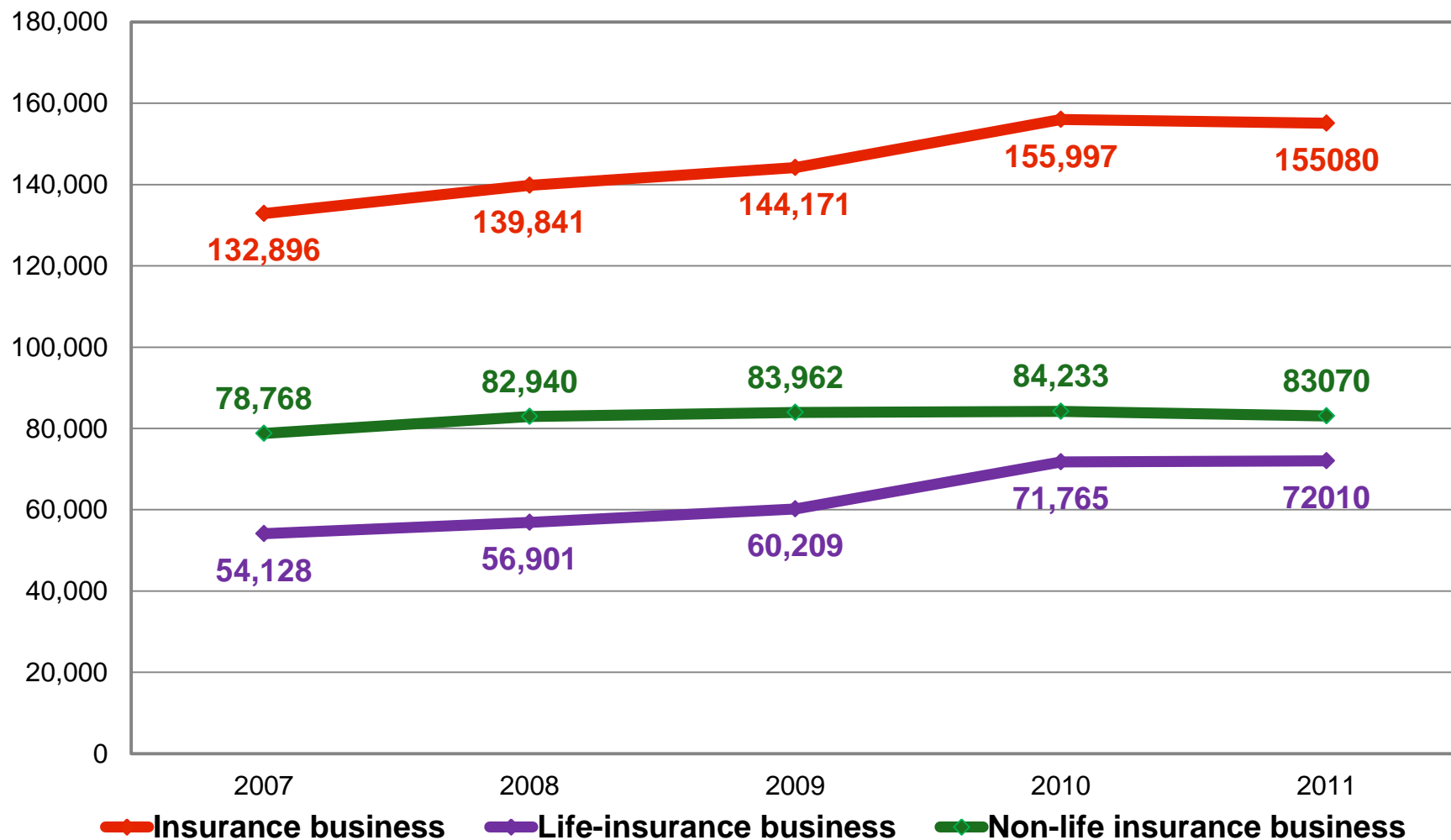
# 5 LARGEST INSURANCE IN CZECH REPUBLIC



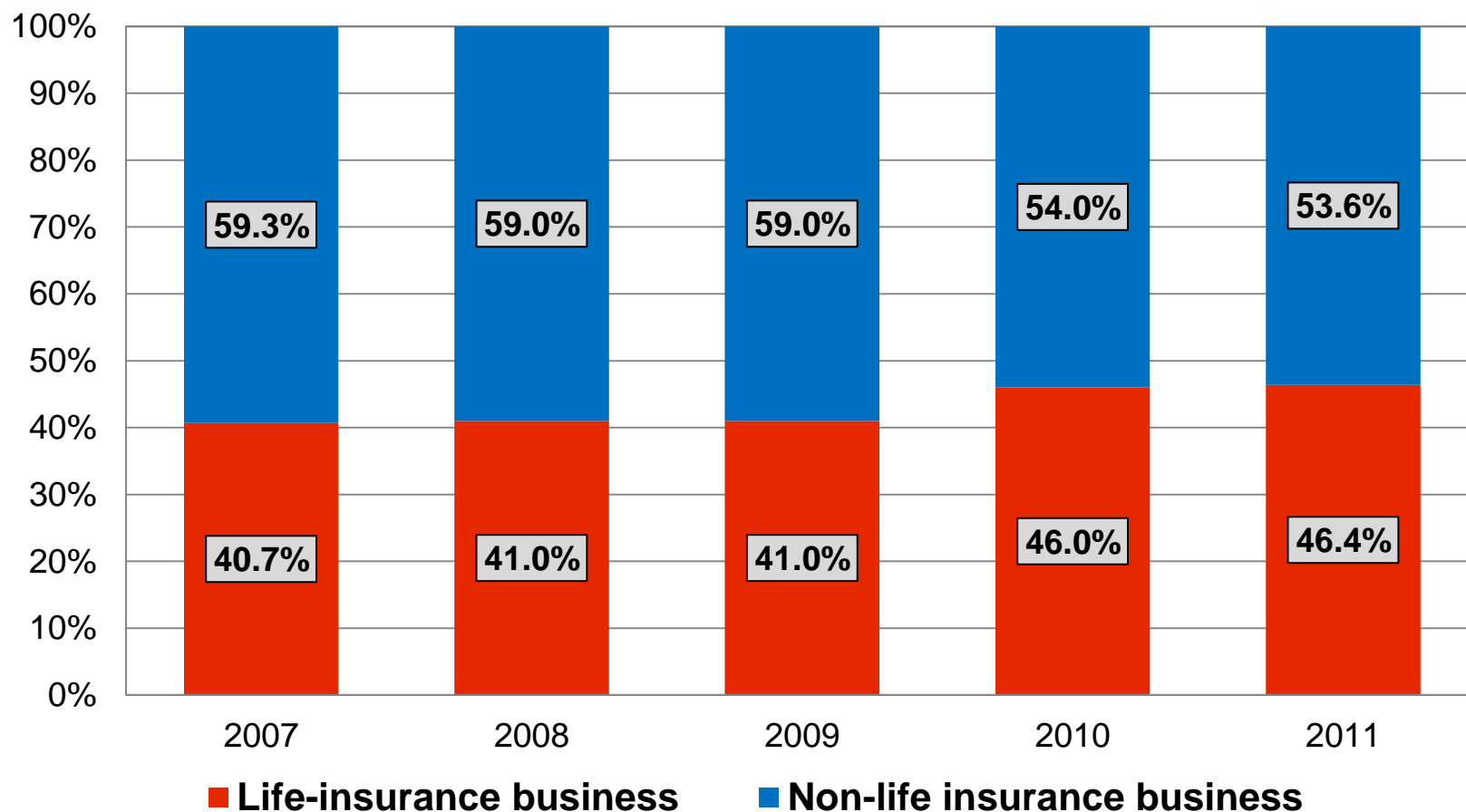
# ASSETS (CZK BILLIONS)



# PREMIUMS WRITTEN (CZK MILLIONS)

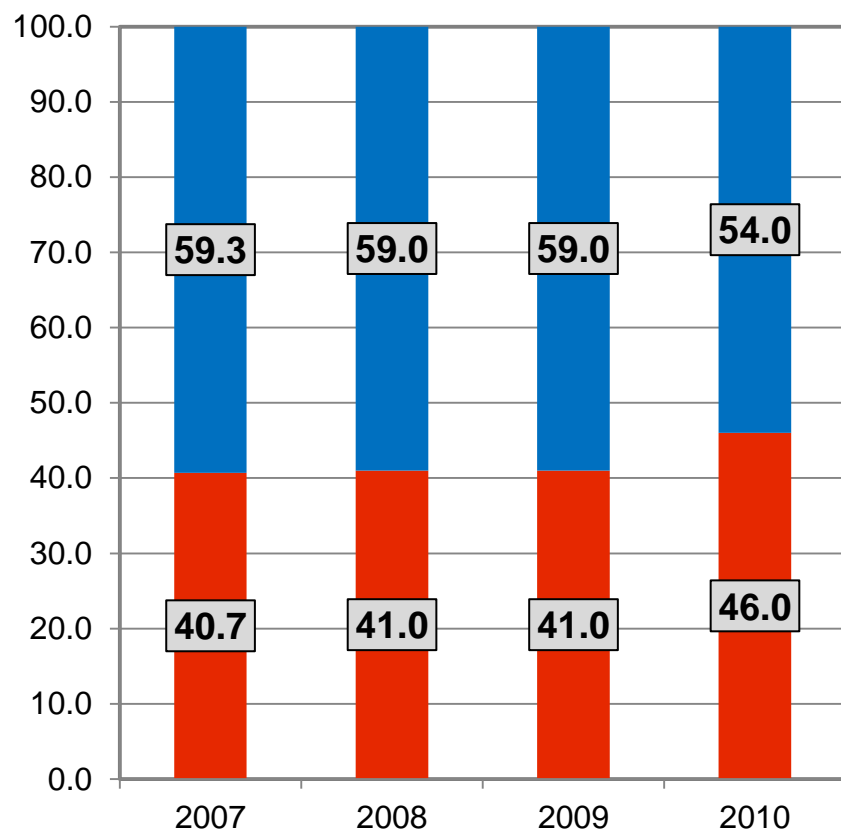


# THE RATIO OF PREMIUMS (%)



# CZECH REPUBLIC AND EU (%)

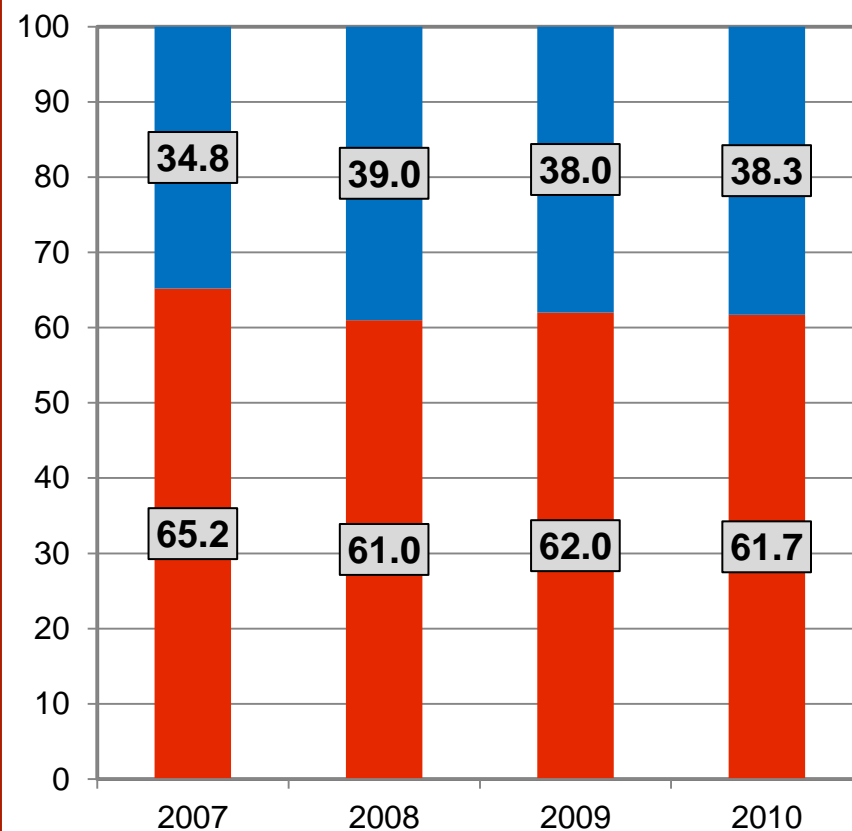
## Czech Republic



■ Share of Non-Life insurance % in Czech Rep.

■ Share of Life insurance % in Czech Rep.

## EU



■ Share of Non-Life insurance % in EU

■ Share of life insurance % in EU

# HEALTH INSURANCE SECTOR



# HEALTH INSURANCE COMPANIES

## In the Czech Republic are 8 health insurance

- **60,1 %** - Všeobecná zdravotní pojišťovna (**VZP**)
- **5,8%** - Vojenská zdravotní pojišťovna
- **7%** - Česká průmyslová pojišťovna
- **6,7%** - Oborová zdravotní pojišťovna zaměstnanců bank, pojišťoven a stavebnictví
- **1,3%** - Zaměstnanecká pojišťovna Škoda
- **11,1%** - Zdravotní pojišťovna ministerstva vnitra ČR
- **4%** - Revírní bratrská pokladna, zdravotní pojišťovna
- **4,1%** - Zdravotní pojišťovna METAL-ALIANCE