



## **Life Insurance Statistics Survey**

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First half 2024



**HELLENIC  
ASSOCIATION  
OF INSURANCE  
COMPANIES**

## Executive Summary

### Survey Points

- First Half of 2024: Life and Health insurance statistics
- Examines insurance operations based on the covered risk
  - Life insurance
  - Health - Accident - Sickness insurance
  - Life insurance linked to investments
- Separates Life insurance into individual and group schemes
- Breaks down insurance premium per distribution channel

### Survey Participation

- 18 Insurance Enterprises
  - 4 Life Insurance Enterprises
  - 14 Life, Accident, Sickness and other Insurance Enterprises
- 99.3% of the total premium production of Life & Health insurance coverages

### Survey Findings

	<b><u>H1 of 2024</u></b>
○ Life & Health Insurance total Premium (€)	<b>1,627,019,945</b>
Of which:	
– Individual Insurance	<b>1,268,361,542</b>
– Group Insurance	<b>354,922,058</b>
– Reinsurance Premium	<b>3,736,345</b>
○ Number of contracts	<b>1,639,964</b>
Of which:	
– Individual Insurance	<b>1,630,211</b>
– Group insurance	<b>9,753</b>
○ Paid Claims (€)	<b>1,219,227,946</b>
Of which:	
– Individual Insurance	<b>936,180,156</b>
– Group Insurance	<b>283,047,790</b>

## The research

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Life and Pensions HAIC Committee, after considering the need for comprehensive information of insurance enterprises active in Life Insurance, continued for yet another year the systematic collection of the relevant statistical data.

In this context, HAIC sent the redesigned statistical questionnaire to the insurance enterprises members (with initial implementation in 2023), focusing on the recording of production and claims figures for the first half of 2024, in the perspective of the insured risk. Therefore, the questionnaire:

- Separates Life insurance into individual and group schemes
- Examines insurance operations based on the insurance branch (Life insurance, Health - Accident - Sickness insurance, Life insurance linked to investments), for individual Insurance
- Accordingly, it divides the insurance operations of group insurance schemes into: borrower's (credit life) insurance - employees group insurance - group pension funds
- Breaks down insurance premium per distribution channel

The survey for the first half of 2024 includes data of 18 insurance enterprises with establishment status, which gathered 99.3% of premium production (including policy fees) in Life and Health insurance, according to the full data of the insurance market for 2023. Of the above enterprises, 4 are operating only in Life Insurance while 14 are operating in Life, Accident, Sickness and other Insurance.

The data used came from the specialized questionnaire to which the Insurance Member-Enterprises were invited to respond. This report summarizes their responses for the first half of 2024.

## Survey Results

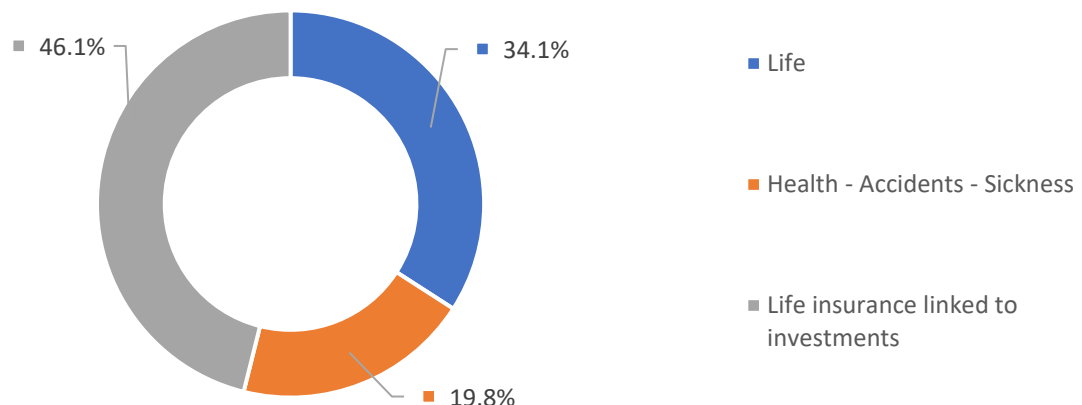
### A1. Premium Production – Total Premium

Processing the replies of the first half of the 2024 questionnaire, results the following:

**Table 1: Total Insurance Premium (€)**

		H1 of 2024	
Individual Insurance	Life <sup>1</sup>	432,654,097	34.1%
	Health - Accidents - Sickness <sup>2</sup>	251,257,346	19.8%
	Life insurance linked to investments	584,450,099	46.1%
	<b>Total</b>	<b>1,268,361,542</b>	<b>100.0%</b>
	Reinsurance Premium	105,759	
Group Insurance	Borrowers (Credit Life)	23,120,695	6.5%
	Employees (Life – Health – Accident)	177,871,600	50.1%
	Pension Funds	153,929,763	43.4%
	<b>Total</b>	<b>354,922,058</b>	<b>100.0%</b>
	Reinsurance Premium	3,630,586	
<b>Grand Total</b>		<b>1,627,019,945</b>	

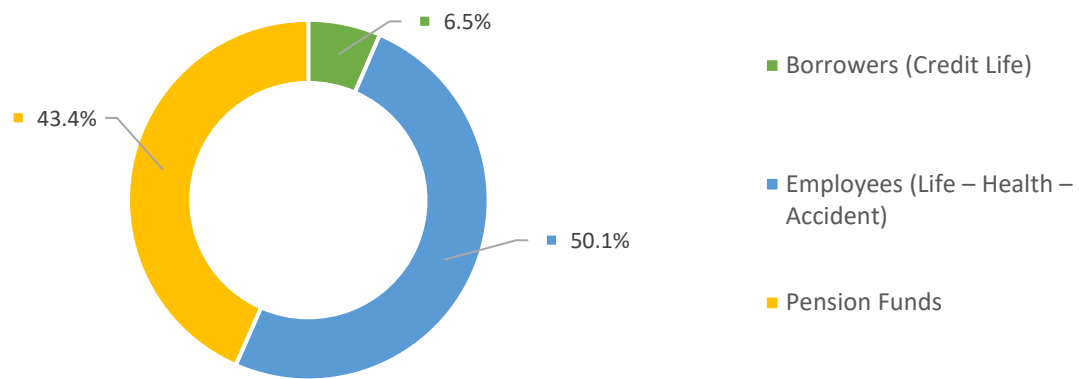
**Figure 1: Individual Insurance Premium Composition H1 of 2024 (%)**



<sup>1</sup> Individual life insurance and complementary insurance

<sup>2</sup> Stand-alone health, accident and sickness contracts of individual insurance

**Figure 2:** Group Insurance Premium Composition H1 of 2024 (%)



## A2. Premium Production – Analysis by branch and coverage

Analysis of individual Life & Health insurance premium production:

**Table 2: Individual Life Insurance Premium Production H1 of 2024 (€)**

Branch I: Life Insurance		Periodic Premium	Single Premium	Total First Half of 2024	%
Individual Insurance	I1.(a) Lifetime, Term, Death	27,243,327	93,245,379	120,488,706	<b>27.8%</b>
	I1.(b) Survival, Combined etc.	68,835,613	264,749	69,100,362	<b>16.0%</b>
	I2. Annuity	51,650,266	93,261	51,743,527	<b>12.0%</b>
	I1 & I2 previous period business	----	123,951	123,951	<b>0.03%</b>
	I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	172,895,627	----	172,895,627	<b>40.0%</b>
	I3. (b) Complementary Insurance of I1, I2 - Other Coverages	18,301,924		18,301,924	<b>4.2%</b>
	<b>Total</b>	<b>338,926,757</b>	<b>93,727,340</b>	<b>432,654,097</b>	<b>100.0%</b>

**Table 3: Individual Life Insurance Premium Production – Accident – Sickness (stand-alone) H1 of 2024 (€)**

		H1 of 2024	%
Individual Insurance	Hospital schemes	229,752,473	<b>91.4%</b>
	Other Coverages	21,504,873	<b>8.6%</b>
	<b>Total</b>	<b>251,257,346</b>	<b>100.0%</b>

**Table 4:** Individual Life Insurance Linked to Investments Premium Production H1 of 2024 (€)

		H1 of 2024	%
Individual Insurance	Periodic Premium	285,481,084	<b>48.8%</b>
	Single Premium	298,969,015	<b>51.2%</b>
	<b>Total</b>	<b>584,450,099</b>	<b>100.0%</b>

Analysis of group insurance premium production:

**Table 5:** Borrowers' (Credit Life) Insurance Premium Production H1 of 2024 (€)

		H1 of 2024	%
Group Insurance	1. Credit Life	18,627,279	<b>80.6%</b>
	2. Complementary Credit Life (Accident & Health)	4,493,416	<b>19.4%</b>
	<b>Total</b>	<b>23,120,695</b>	<b>100.0%</b>

**Table 6:** Group Employees Insurance (Life - Health - Accident) Premium Production H1 of 2024 (€)

		H1 of 2024	%
Group Insurance	1. Group Life	24,899,437	<b>14.0%</b>
	2. Group Medical	132,351,481	<b>74.4%</b>
	3. Complementary Insurance (Group Accident & Health)	20,620,683	<b>11.6%</b>
	<b>Total</b>	<b>177,871,601</b>	<b>100.0%</b>

**Table 7:** Group Pension Funds Premium Production H1 of 2024 (€)

		H1 of 2024	%
Group Insurance	Periodic Premium	127,982,300	<b>83.1%</b>
	Single Premium	25,947,463	<b>16.9%</b>
	<b>Total</b>	<b>153,929,763</b>	<b>100.0%</b>

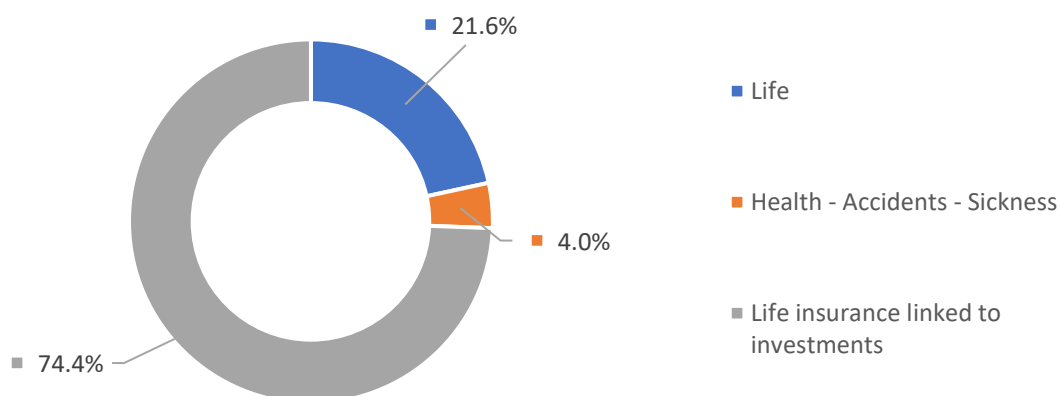
### A3. Production of premium - New Business

Out of the total Insurance premium of the first half of 2024, a sum of € 537.1 million corresponds to new business of the branch (of which € 496.6 million in individual insurance and € 40.5 million in group insurance).

**Table 8: Total Insurance Premium – New Business (€)**

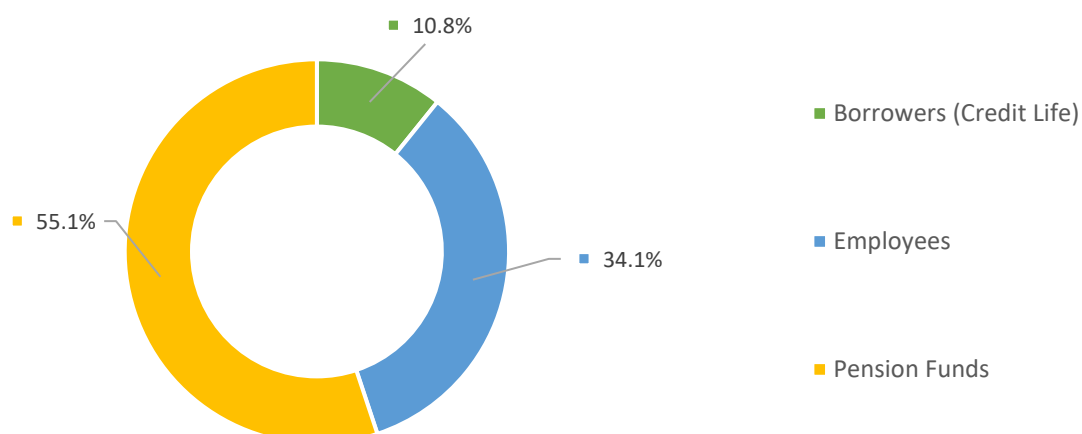
		H1 of 2024	
Individual Insurance	Life <sup>3</sup>	107,398,494	21.6%
	Health - Accidents - Sickness <sup>4</sup>	19,996,768	4.0%
	Life insurance linked to investments	369,206,949	74.4%
	<b>Total</b>	<b>496,602,211</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	4,369,010	10.8%
	Employees (Life – Health – Accident)	13,786,825	34.1%
	Pension Funds	22,318,392	55.1%
	<b>Total</b>	<b>40,474,227</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>537,076,438</b>	

**Figure 3: New Business Individual Insurance Premium Composition H1 of 2024 (%)**



<sup>3</sup> Individual life insurance and complementary insurance covers

<sup>4</sup> Stand-alone health, accident and sickness contracts of individual insurance

**Figure 4: New Business Group Insurance Premium Composition H1 of 2024 (%)**

For the first half of 2024 New Business, single premium amounted to € 406.4 million in total (of which € 386.1 million in individual insurance and € 20.3 million in group insurance).

**Table 9: New Business H1 of 2024 Analysis (€)**

		H1 of 2024		
		Periodic Premium	Single Premium	Total New Business
Individual Insurance	Life	13,795,105	93,603,389	<b>107,398,494</b>
	Health - Accidents - Sickness	-----		<b>19,996,768</b>
	Life insurance linked to investments	76,763,459	292,443,490	<b>369,206,949</b>
	<b>Total Individual</b>	<b>496,602,211</b>		
Group Insurance	Borrowers	1,441,074	2,927,936	<b>4,369,010</b>
	Employees (Life – Health – Accident)	-----		<b>13,786,825</b>
	Pension Funds	4,920,044	17,398,348	<b>22,318,392</b>
	<b>Total Group</b>	<b>40,474,227</b>		
<b>Grand Total</b>		<b>537,076,438</b>		

#### A4. Premium production - New business - Analysis by branch and coverage

Analysis of new business in Life & Health Individual insurance:

**Table 10:** Analysis of New Business - Life & Health Individual Insurance H1 of 2024 (€)

		Periodic Premium	Single Premium	New Business Total	%
Individual Insurance	I1.(a) Lifetime, Term, Death	3,194,954	93,245,379	<b>96,440,333</b>	<b>89.8%</b>
	I1.(b) Survival, Combined etc.	291,012	264,749	<b>555,761</b>	<b>0.5%</b>
	I2. Annuity	12,555	93,261	<b>105,816</b>	<b>0.1%</b>
	I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	8,644,175	---	<b>8,644,175</b>	<b>8.0%</b>
	I3. (b) Complementary Insurance of I1, I2 - Other Coverages	1,652,409		<b>1,652,409</b>	<b>1.6%</b>
	<b>Total</b>	<b>13,795,105</b>	<b>93,603,389</b>	<b>107,398,494</b>	<b>100.0%</b>

**Table 11:** Analysis of New Business Individual Life Insurance Premium Production - Accident – Sickness (stand-alone) H1 of 2024 (€)

		H1 of 2024	%
Individual Insurance	Hospital schemes	17,450,506	<b>87.3%</b>
	Other Coverages	2,546,262	<b>12.7%</b>
	<b>Total</b>	<b>19,996,768</b>	<b>100.0%</b>

**Table 12:** Analysis of New Business- Individual Life Insurance Linked to Investments Premium Production H1 of 2024 (€)

		H1 of 2024	%
Individual Insurance	Periodic Premium	76,763,459	<b>20.8%</b>
	Single Premium	292,443,490	<b>79.2%</b>
	<b>Total</b>	<b>369,206,949</b>	<b>100.0%</b>

Analysis of group insurance premium production:

**Table 13:** Analysis of New Business - Borrowers' (Credit Life) Insurance Premium Production H1 of 2024 (€)

		Periodic Premium	Single Premium	Total First Half of 2024	%
Group Insurance	1. Credit Life	1,066,606	2,774,466	<b>3,841,072</b>	<b>87.9%</b>
	2. Complementary Credit Life (Accident & Health)	374,468	153,470	<b>527,938</b>	<b>12.1%</b>
	<b>Total</b>	<b>1,441,074</b>	<b>2,927,936</b>	<b>4,369,010</b>	<b>100.0%</b>

**Table 14:** Analysis of New Business - Group Employee Insurance (Life - Health - Accident) Premium Production H1 of 2024 (€)

		H1 of 2024	%
Group Insurance	1. Group Life	1,997,362	<b>14.5%</b>
	2. Group Medical	10,587,869	<b>76.8%</b>
	3. Complementary Insurance (Group Accident & Health)	1,201,594	<b>8.7%</b>
	<b>Total</b>	<b>13,786,825</b>	<b>100.0%</b>

**Table 15:** Analysis of New Business - Group Pension Funds Premium Production H1 of 2024 (€)

		H1 of 2024	%
Group Insurance	Periodic Premium	4,920,044	<b>22.0%</b>
	Single Premium	17,398,348	<b>78.0%</b>
	<b>Total</b>	<b>22,318,392</b>	<b>100.0%</b>

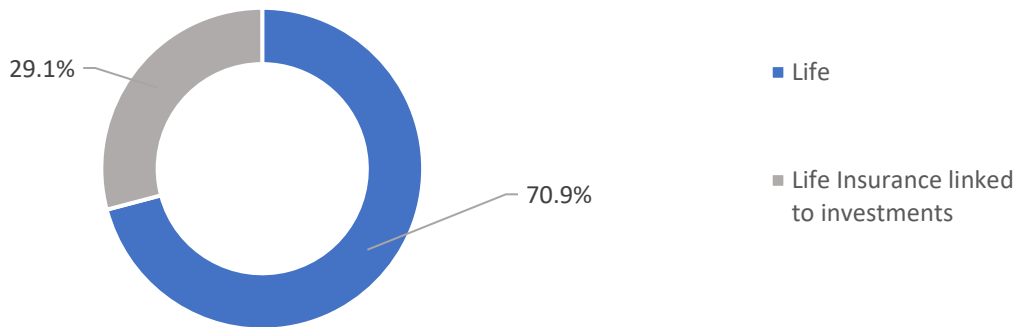
## B. Number of contracts

### B.1 Number of contracts - Total business

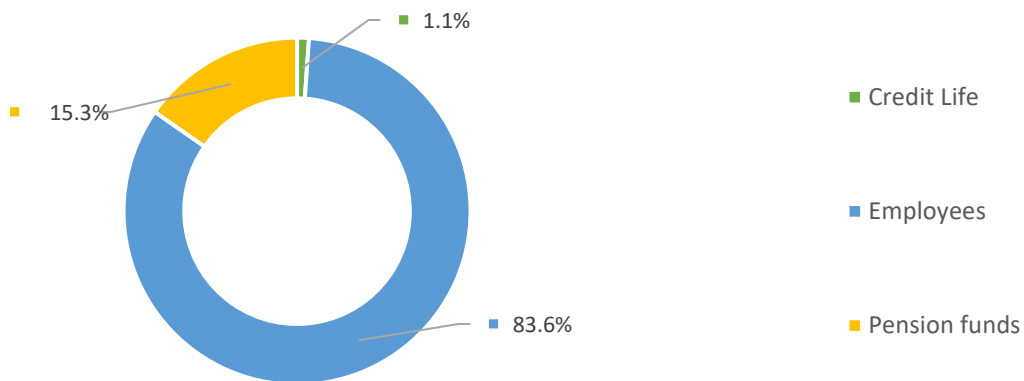
**Table 16:** Number of Contracts

		H1 of 2024	
Individual Insurance	Life <sup>5</sup>	1,156,632	70.9%
	Life Insurance linked to investments	473,579	29.1%
	<b>Total</b>	<b>1,630,211</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	109	1.1%
	Employees (Life – Health – Accidents)	8,150	83.6%
	Pension funds	1,494	15.3%
	<b>Total</b>	<b>9,753</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>1,639,964</b>	

**Figure 5:** Personal Insurance Contract Composition H1 of 2024 (%)



**Figure 6:** Group Insurance Contract Composition H1 of 2024 (%)



<sup>5</sup> Individual Life and Complementary insurance covers

## B.2 Number of contracts – Analysis by coverage

Number of Individual Insurance contracts analysis:

**Table 17:** Number of Individual Life Insurance contracts analysis H1 of 2024

		Number of contracts	Free
Individual Insurance	<b>New Business</b>	<b>75,355</b>	
	of which		
	I1. Lifetime, Term, Death, Survival, Combined etc.	75,350	
	I2. Annuity	5	
	<b>Previous period business</b>	<b>1,081,277</b>	<b>214,107</b>
	of which		
	I1. Lifetime, Term, Death, Survival, Combined etc.	919,736	190,161
	I2. Annuity	161,541	23,946
<b>Total</b>	<b>1,156,632</b>	<b>214,107</b>	

**Table 18:** Number of Individual Life Insurance contracts linked to investments analysis H1 of 2024

		Number of contracts	Free
Individual Insurance	New Business	64,312	
	Previous period business	409,267	34,473
	<b>Total</b>	<b>473,579</b>	

Number of Group Insurance contracts analysis:

**Table 19:** Borrowers Group Insurance contracts analysis H1 of 2024

Borrowers Insurance (Credit Life)		Number of contracts
Group Insurance	<b>New Business</b>	<b>7</b>
	of which	
	Periodic Premium	5
	Single Premium	2
	<b>Previous period business</b>	<b>102</b>
	<b>Total</b>	<b>109</b>

**Table 20:** Employees (Life – Health – Accident) Group Insurance contracts analysis H1 of 2024

Employees Group Insurance		Number of contracts
Group Insurance	New Business	1,047
	Previous period business	7,103
	<b>Total</b>	<b>8,150</b>

**Table 21:** Group Pension Funds contracts analysis H1 of 2024

Group Pension Funds		Number of contracts
Group Insurance	New Business	57
	Previous period business	1,437
	<b>Total</b>	<b>1,494</b>

## C. Number of Insured

The following is the recording of the number of insured individuals covered by the contracts mentioned in the previous section. The count is not unique so the inclusion of an insured individual in more than one contract cannot be excluded.

### C.1 Number of insured in Individual Insurance

**Table 22: Number of insured in Individual Insurance H1 of 2024**

		New Business	Previous period business	Total
Individual Insurance	Life Insurance	103,163	1,325,789	<b>1,428,952</b>
	Life Insurance linked to investments	63,010	359,270	<b>422,280</b>

### C.2 Number insured in Group Insurance

**Table 23: Number insured in Group Insurance H1 of 2024**

		New Business	Previous period business	Total
Group Insurance	Borrowers (Credit Life)	6,161	1,020,387	<b>1,026,548</b>
	Employees (Life – Health – Accidents)	46,541	1,428,890	<b>1,475,431</b>
	Pension funds	980	87,049	<b>88,029</b>

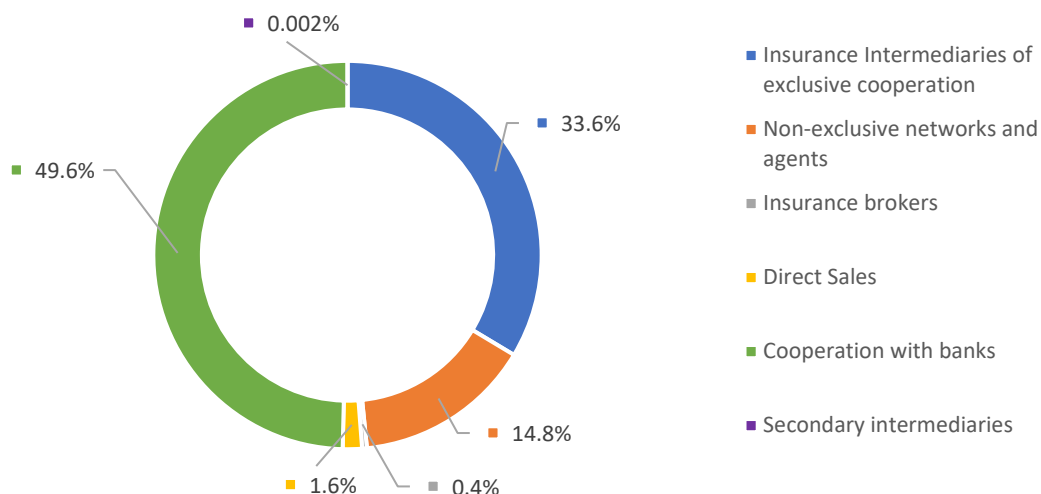
## D. Distribution channels<sup>6</sup>

Distribution of Individual insurance premium production, by form of intermediation.

**Table 24:** Individual Insurance Premium (€)

	H1 of 2024	
Insurance Intermediaries of exclusive cooperation	426,663,580	<b>33.6%</b>
Non-exclusive networks and agents	187,511,994	<b>14.8%</b>
Insurance brokers	4,842,529	<b>0.4%</b>
Direct Sales (online using a digital platform)	497,852	<b>0.04%</b>
Direct Sales (Call Center, Direct mail)	16,004,139	<b>1.3%</b>
Direct Sales (Corporate Sales, Insurance Employees)	4,426,718	<b>0.3%</b>
Cooperation with banks	628,383,131	<b>49.6%</b>
Secondary intermediaries	31,599	<b>0.002%</b>
<b>Total</b>	<b>1,268,361,542</b>	<b>100.0%</b>

**Figure 7:** Individual Insurance Premium H1 of 2024 (%)



Direct sales of individual insurance for the first half of 2024 (in the graph above) include: Call center (Direct mail) 1.3%, Direct sales (Corporate sales, Insurance employees) 0.3% and Direct sales (Internet) 0.04%.

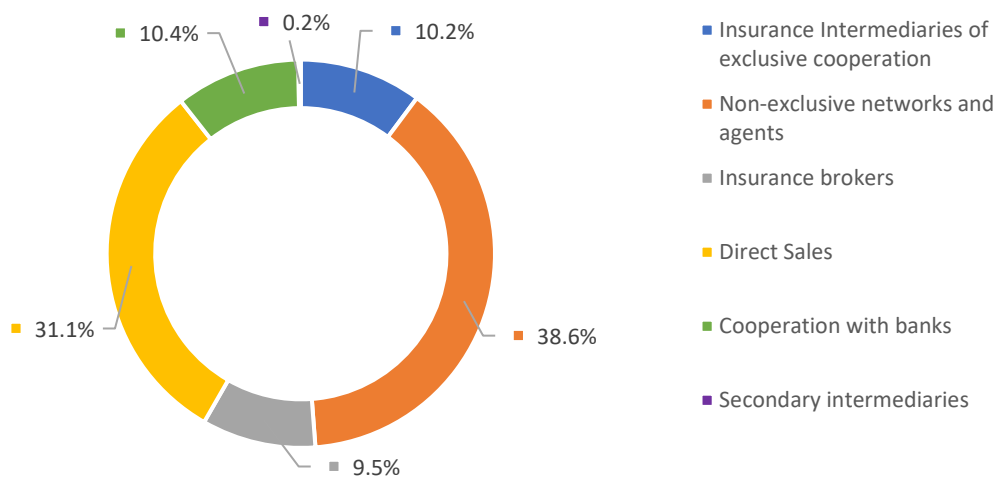
Distribution of group Insurance premium production, by form of intermediation.

<sup>6</sup> Law 4583/2018 “Distribution of Insurance Products”

Table 25: Group Insurance Premium (€)

	H1 of 2024	
Insurance Intermediaries of exclusive cooperation	36,115,127	10.2%
Non-exclusive networks and agents	137,122,488	38.6%
Insurance brokers	33,544,558	9.5%
Direct Sales (online using a digital platform)	2	--%
Direct Sales (Call Center, Direct mail)	25,482,079	7.2%
Direct Sales (Corporate Sales, Insurance Employees)	84,993,620	23.9%
Cooperation with banks	36,998,108	10.4%
Secondary intermediaries	666,076	0.2%
<b>Total</b>	<b>354,922,058</b>	<b>100.0%</b>

Figure 8: Group Insurance Premium H1 of 2024 (%)



Direct sales of group insurance for the first half of 2024 (in the graph above) include: Direct sales (Call center, Direct mail) 7.2%, Direct sales (Corporate sales, Insurance employees) 23.9%.

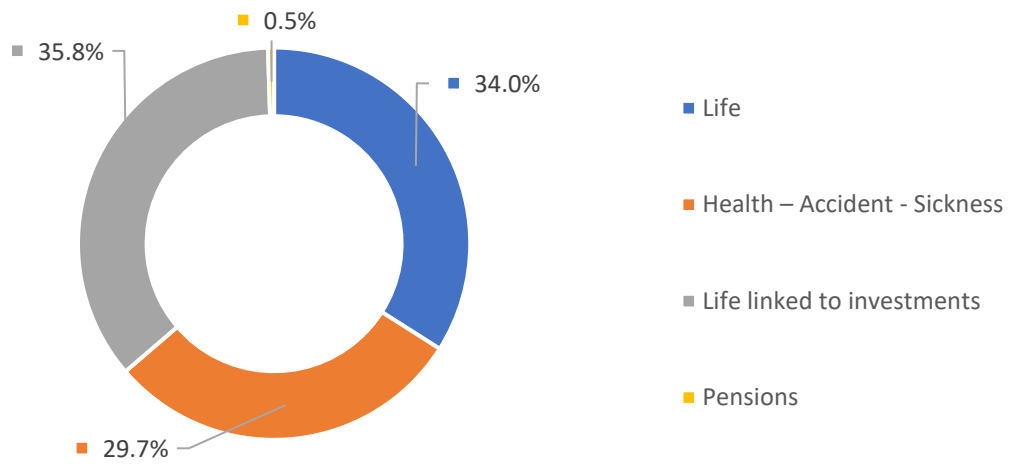
## E. Indemnities

Indemnities analysis by branch of activity and coverage:

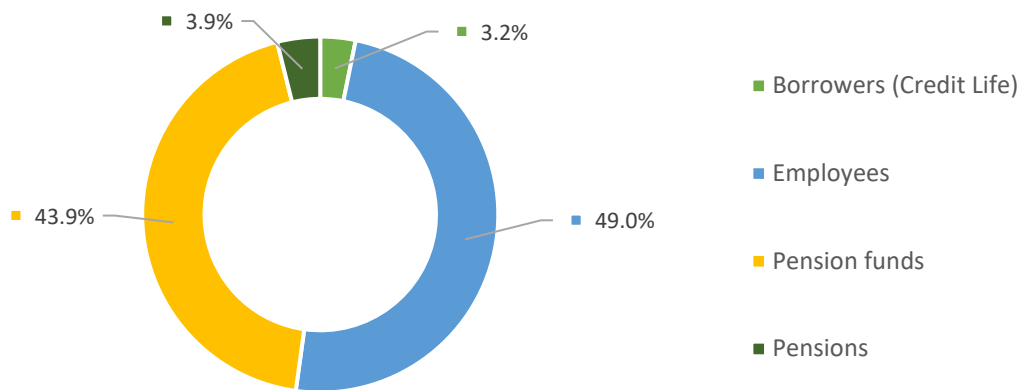
**Table 26: Total Indemnities (€)**

		H1 of 2024	
Individual Insurance	<b>Life</b>	<b>317,842,388</b>	<b>34.0%</b>
	of which		
	11. Survival, Death, Combined etc.	222,060,151	23.8%
	12. Annuities (One-off)	95,782,237	10.2%
	<b>Health – Complementary</b>	<b>277,971,992</b>	<b>29.7%</b>
	of which		
	(a) Hospital schemes	156,514,842	16.7%
	(b) Other Coverages	15,932,820	1.7%
	(c) Hospital schemes – Stand – alone contracts Accident - Sickness	100,739,637	10.8%
	(d) Other Coverages - Stand – alone contracts Accident - Sickness	4,784,693	0.5%
	<b>Life linked to investments</b>	<b>335,269,135</b>	<b>35.8%</b>
<b>Pensions</b>	<b>5,096,640</b>	<b>0.5%</b>	
<b>Total</b>	<b>936,180,155</b>	<b>100.0%</b>	
Group Insurance	<b>Borrowers (Credit Life)</b>	<b>8,938,295</b>	<b>3.2%</b>
	of which		
	Life Insurance	6,488,152	2.3%
	Complementary Insurance	2,450,143	0.9%
	<b>Employees</b>	<b>138,844,678</b>	<b>49.0%</b>
	of which		
	Life Insurance	7,919,807	2.8%
	Complementary Group Medical	114,616,359	40.4%
	Complementary Group Accident & Health	16,308,512	5.8%
	<b>Group pension funds</b>	<b>124,170,839</b>	<b>43.9%</b>
	<b>Pensions</b>	<b>11,093,978</b>	<b>3.9%</b>
<b>Total</b>	<b>283,047,790</b>	<b>100.0%</b>	
<b>Grand Total</b>		<b>1,219,227,945</b>	

**Figure 9: Individual Insurance Indemnities Composition H1 of 2024 (%)**



**Figure 10: Group Insurance Indemnities Composition H1 of 2024 (%)**



Number of claims analysis by branch of activity and coverage:

**Table 27: Number of Claims H1 of 2024**

		H1 of 2024	
Individual Insurance	Life	97,955	70.1%
	Life linked to investments	35,421	25.4%
	Pensions	6,340	4.5%
	<b>Total</b>	<b>139,716</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	512	0.1%
	Employees (Life – Health – Accidents)	890,382	99.7%
	Pensions	2,146	0.2%
	<b>Total</b>	<b>893,040</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>1,032,756</b>	

9 October 2024

# Appendix

# 23

1/1/2024 - 30/6/2024 Number of Enterprises		Individual Insurance Premium Production (Amounts in euro)												
18		Distribution Channels									Total		Reinsurance Premium	
Participation	Insurance Intermediaries of exclusive cooperation	Non-exclusive networks and agents	Insurance brokers	Direct Sales (online using a digital platform)	Direct Sales (Call Center, Direct mail)	Direct Sales (Corporate Sales, Insurance Employees)	Bancassurance	Secondary intermediaries	Written Premium	Written Premium	Written Premium	Number of Contracts	Number of Insured	Amounts in €
99,3%	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Number of Contracts	Number of Insured	Amounts in €	
<b>1. LIFE INSURANCE - INDIVIDUAL INSURANCE</b>														
<b>A. NEW BUSSINESS</b>														
Periodic Premium											75.355	103.163		
of which 11 :											75.350	12 :	5	
I1.(a) Lifetime, Term, Death	1.543.094,71	602.247,11	11.726,46	0,00	67.371,16	6.458,84	964.056,20	0,00	3.194.954,48	75.350				
I1.(b) Survival, Combined etc.	70.045,83	6.995,99	0,00	0,00	0,00	120,31	213.849,61	0,00	291.011,74	12 :				
I2. Annuity	4.915,88	7.371,13	0,00	0,00	1,35	266,80	0,00	0,00	12.555,15	5				
I3. (a) Complementary Insurance of I1, I2 - Hospital schemes	848.786,67	6.706.526,75	16.608,96	0,00	657.638,01	30.932,23	383.682,48	0,00	8.644.175,10					
I3. (b) Complementary Insurance of I1, I2 - Other Coverages	281.610,34	1.000.888,98	6.616,41	0,00	7.836,42	20.538,99	334.917,60	0,00	1.652.408,73					
Single Premium														
I1.(a) Lifetime, Term, Death	0,00	0,00	0,00	0,00	0,00	0,00	93.245.379,40	0,00	93.245.379,40					
I1.(b) Survival, Combined etc.	17.514,66	211.401,25	0,00	0,00	46,47	130,70	35.655,74	0,00	264.748,82		Of which Free			
I2. Annuity	34.207,95	19.900,49	0,00	0,00	0,00	39.152,56	0,00	0,00	93.261,00					
<b>B. PREVIOUS BUSSINESS</b>											1.081.277	214.107	1.325.789	
Periodic Premium											of which 11 :	Free		
I1.(a) Lifetime, Term, Death	12.773.814,84	6.026.581,06	122.721,12	0,00	331.205,46	212.109,44	4.580.846,38	1.094,11	24.048.372,41	919.736	190.161			
I1.(b) Survival, Combined etc.	20.203.636,12	6.000.694,05	291.123,91	1.231,73	953.037,11	85.143,46	41.009.735,12	0,00	68.544.601,50	12 :	Free			
I2. Annuity	15.683.688,06	9.652.138,42	60.440,76	58.138,22	388.942,67	115.049,44	25.679.313,62	0,00	51.637.711,19	161.541	23.946			
I3. (a) Complementary Insurance of I1, I2 - Hospital schemes	65.784.493,06	88.664.943,18	2.289.635,48	0,00	3.529.330,53	2.665.552,47	1.292.368,80	25.128,31	164.251.451,83					
I3. (b) Complementary Insurance of I1, I2 - Other Coverages	6.691.517,03	8.144.958,85	134.035,82	0,00	131.118,38	198.972,32	1.346.542,19	2.370,23	16.649.514,81					
Single Premium														
I1. and I2. Total	9.436,33	91.335,92	0,00	0,00	1.679,22	0,00	21.499,50	0,00	123.950,97		Free		Reinsurance Premium	
<b>TOTAL INDIVIDUAL LIFE INSURANCE (A+B)</b>	<b>123.946.761,47</b>	<b>127.135.983,17</b>	<b>2.932.908,92</b>	<b>59.369,95</b>	<b>6.068.206,78</b>	<b>3.374.427,56</b>	<b>169.107.846,64</b>	<b>28.592,65</b>	<b>432.654.097,14</b>	<b>1.156.632</b>	<b>214.107</b>	<b>1.428.952</b>	<b>103.216,08</b>	
<b>2. HEALTH - ACCIDENT - SICKNESS - INDIVIDUAL INSURANCE (stand-alone)</b>														
<b>A. NEW BUSSINESS</b>														
(a) Hospital schemes	10.828.614,63	3.338.970,19	200.783,72	240.588,97	10.695,18	46.178,48	2.784.675,14	0,00	17.450.506,31					
(b) Other Coverages	1.413.545,16	446.401,24	20.145,96	2.117,57	293,49	16.973,34	646.784,67	0,00	2.546.261,44					
<b>B. PREVIOUS BUSSINESS</b>														
(a) Hospital schemes	167.249.829,98	37.421.901,26	1.446.698,21	-92.221,20	320.676,46	725.328,15	5.226.781,31	2.972,55	212.301.966,71					
(b) Other Coverages	13.835.312,43	3.264.761,44	178.241,50	287.996,25	37.824,54	84.400,69	1.270.041,52	33,57	18.958.611,94				Reinsurance Premium	
<b>TOTAL HEALTH - ACCIDENT - SICKNESS INSURANCE (A+B)</b>	<b>193.327.302,19</b>	<b>44.472.034,13</b>	<b>1.845.869,39</b>	<b>438.481,59</b>	<b>369.489,66</b>	<b>872.880,67</b>	<b>9.928.282,64</b>	<b>3.006,12</b>	<b>251.257.346,40</b>				<b>2.542,81</b>	
<b>3. LIFE INSURANCE LINKED TO INVESTMENTS - INDIVIDUAL INSURANCE</b>														
<b>A. NEW BUSSINESS</b>														
(a) Periodic Premium	16.492.500,59	2.205.622,21	929,74	0,00	4.223.333,71	3.910,23	53.837.162,72	0,00	76.763.459,21		Of which	63.010		
(b) Single Premium	21.495.538,75	1.497.696,28	796,81	0,00	72.709,16	5.010,00	269.371.738,60	0,00	292.443.489,60		Free			
<b>B. PREVIOUS BUSSINESS</b>														
(a) Periodic Premium	68.792.911,35	11.961.852,55	62.024,03	0,00	5.168.308,62	170.489,12	122.562.038,36	0,00	208.717.624,04					
(b) Single Premium	2.608.566,12	238.806,14	0,00	0,00	102.091,60	0,00	3.576.061,73	0,00	6.525.525,59		Free		Reinsurance Premium	
<b>TOTAL LIFE INSURANCE LINKED TO INVESTMENTS (A+B)</b>	<b>109.389.516,81</b>	<b>15.903.977,18</b>	<b>63.750,58</b>	<b>0,00</b>	<b>9.566.443,09</b>	<b>179.409,35</b>	<b>449.347.001,41</b>	<b>0,00</b>	<b>584.450.098,43</b>	<b>473.579</b>	<b>34.473</b>	<b>422.280</b>	<b>0,00</b>	
<b>TOTAL INDIVIDUAL LIFE INSURANCE (1. + 2. + 3.)</b>	<b>426.663.580,47</b>	<b>187.511.994,49</b>	<b>4.842.528,89</b>	<b>497.851,54</b>	<b>16.004.139,53</b>	<b>4.426.717,58</b>	<b>628.383.130,70</b>	<b>31.598,77</b>	<b>1.268.361.541,96</b>	<b>1.630.211</b>	<b>248.580</b>	<b>1.428.952</b>	<b>105.758,89</b>	

# Appendix

# 24

1/1/2024 - 30/6/2024		Group Insurance Premium Production										
Number of Enterprises		(Amounts in euro)										
18		Distribution Channels										
Participation	Insurance Intermediaries of exclusive cooperation	Non-exclusive networks and agents	Insurance brokers	Direct Sales (online using a digital platform)	Direct Sales (Call Center, Direct mail)	Direct Sales (Corporate Sales, Insurance Employees)	Bancassurance	Secondary intermediaries	Total		Reinsurance Premium	
99,3%	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Written Premium	Number of Contracts	Number of Insured	Amounts in €
<b>1. CREDIT LIFE INSURANCE</b>												
<b>A. NEW BUSSINESS</b>											7	6.161
Periodic Premium											of which I1 :	
1. Credit Life	2.121,02	156,16	0,00	0,00	805,67	0,00	1.063.522,95	0,00	1.066.605,80	5		
2. Complementary Credit Life (Accident & Health)	801,93	57,54	0,00	0,00	138,94	0,00	373.469,04	0,00	374.467,45			
Single Premium											of which I1 :	
1. Credit Life	0,00	2.312.235,46	0,00	0,00	0,00	0,00	462.230,99	0,00	2.774.466,45	2		
2. Complementary Credit Life (Accident & Health)	0,00	120.122,28	0,00	0,00	0,00	0,00	33.347,59	0,00	153.469,87			
<b>B. PREVIOUS BUSSINESS</b>											102	1.020.387
1. Credit Life	38.743,70	22.233,55	0,00	2,49	97.617,17	2,49	14.627.606,76	0,00	14.786.206,16			
2. Complementary Credit Life (Accident & Health)	12.708,64	17.849,09	0,00	0,00	32.654,83	0,00	3.902.266,48	0,00	3.965.479,04			
<b>TOTAL CREDIT LIFE INSURANCE (A+B)</b>	<b>54.375,29</b>	<b>2.472.654,08</b>	<b>0,00</b>	<b>2,49</b>	<b>131.216,61</b>	<b>2,49</b>	<b>20.462.443,82</b>	<b>0,00</b>	<b>23.120.694,78</b>	<b>109</b>	<b>1.026.548</b>	0,00
<b>2. GROUP EMPLOYEES INSURANCE</b>												
<b>A. NEW BUSSINESS</b>											1.047	46.541
1. Group Life	427.159,52	1.193.247,06	78.915,01	0,00	13.888,07	139.514,74	144.637,47	0,00	1.997.361,86			
2. Group Medical	2.394.032,10	5.233.949,85	591.329,76	0,00	146.189,63	1.073.857,80	1.148.509,79	0,00	10.587.868,93			
3. Complementary Insurance (Group Accident & Health)	293.079,80	558.103,96	78.501,38	0,00	11.604,63	33.101,83	227.202,35	0,00	1.201.593,95			
<b>B. PREVIOUS BUSSINESS</b>											7.103	1.428.890
1. Group Life	3.351.445,79	9.403.746,88	4.002.979,87	0,00	1.639.741,69	2.287.154,37	2.189.593,49	27.412,84	22.902.074,93			
2. Group Medical	19.270.194,69	54.513.820,30	15.629.028,59	0,00	10.610.910,82	15.202.955,28	6.470.317,87	66.384,77	121.763.612,31			
3. Complementary Insurance (Group Accident & Health)	2.316.457,01	8.372.891,92	3.642.414,95	0,00	902.062,86	1.783.027,48	2.269.022,49	133.211,93	19.419.088,65			
<b>TOTAL GROUP EMPLOYEES INSURANCE (A+B)</b>	<b>28.052.368,92</b>	<b>79.275.759,97</b>	<b>24.023.169,56</b>	<b>0,00</b>	<b>13.324.397,69</b>	<b>20.519.611,49</b>	<b>12.449.283,45</b>	<b>227.009,54</b>	<b>177.871.600,63</b>	<b>8.150</b>	<b>1.475.431</b>	3.630.585,56
<b>3. GROUP PENSION FUNDS</b>												
<b>A. NEW BUSSINESS</b>											57	980
(a) Periodic Premium	58.175,44	2.362.412,36	30.176,14	0,00	145.440,21	2.305.427,32	18.412,31	0,00	4.920.043,78			
(b) Single Premium	1.035.551,40	4.770.801,46	0,00	0,00	0,00	11.517.424,88	74.570,46	0,00	17.398.348,20			
<b>B. PREVIOUS BUSSINESS</b>											1.437	87.049
(a) Periodic Premium	6.914.656,38	42.513.481,02	9.100.827,52	0,00	11.881.024,39	48.234.023,01	3.979.176,98	439.066,61	123.062.255,91			
(b) Single Premium	0,00	5.727.378,99	390.384,76	0,00	0,00	2.417.130,58	14.220,86	0,00	8.549.115,19			
<b>TOTAL GROUP PENSION FUNDS (A+B)</b>	<b>8.008.383,22</b>	<b>55.374.073,83</b>	<b>9.521.388,42</b>	<b>0,00</b>	<b>12.026.464,60</b>	<b>64.474.005,79</b>	<b>4.086.380,61</b>	<b>439.066,61</b>	<b>153.929.763,08</b>	<b>1.494</b>	<b>88.029</b>	0,00
<b>TOTAL GROUP LIFE INSURANCE (1. + 2. + 3.)</b>	<b>36.115.127,42</b>	<b>137.122.487,89</b>	<b>33.544.557,98</b>	<b>2,49</b>	<b>25.482.078,90</b>	<b>84.993.619,77</b>	<b>36.998.107,89</b>	<b>666.076,15</b>	<b>354.922.058,49</b>	<b>9.753</b>		3.630.585,56

Number of Enterprises		Individual Life Insurance Indemnities				Number of Claims			
18		1/1/2024 - 30/6/2024							
Participation		Indemnities Paid (€)				Number of Claims			
99,3%		End Term	Buyout Payments	Insurance risk	Total	End Term	Buyouts	Insurance risk	Total
<b>INDIVIDUAL LIFE INSURANCE</b>									
I1. Survival, Death, Combined etc.		53.277.622,19	159.197.349,18	9.585.179,69	222.060.151,06	16.052	23.234	32.973	72.259
I2. Annuities (One-off)		35.218.873,92	58.555.908,87	2.007.453,95	95.782.236,74	3.969	16.475	5.252	25.696
<b>Health – Complementary</b>									
(a) Hospital schemes				156.514.841,81	156.514.841,81				
(b) Other Coverages				15.932.820,34	15.932.820,34				
(c) Hospital schemes – Stand – alone contracts Accident - Sickness				100.739.636,60	100.739.636,60				
(d) Other Coverages - Stand – alone contracts Accident - Sickness				4.784.693,11	4.784.693,11				
<b>TOTAL INDIVIDUAL LIFE INSURANCE</b>		<b>88.496.496,11</b>	<b>217.753.258,05</b>	<b>289.564.625,50</b>	<b>595.814.379,66</b>				
<b>LIFE INSURANCE LINKED TO INVESTMENTS - INDIVIDUAL INSURANCE</b>		<b>25.888.654,38</b>	<b>305.224.670,85</b>	<b>4.155.810,37</b>	<b>335.269.135,60</b>	<b>2.209</b>	<b>31.867</b>	<b>1.345</b>	<b>35.421</b>
<b>INDIVIDUAL INSURANCE - PENSIONS (not included above)</b>					<b>5.096.640,08</b>				
<b>TOTAL INDIVIDUAL LIFE INSURANCE INDEMNITIES</b>		<b>114.385.150,49</b>	<b>522.977.928,90</b>	<b>293.720.435,87</b>	<b>936.180.155,34</b>				
<b>INDIVIDUAL INSURANCE - NUMBER OF PENSIONS (informational data)</b>									<b>6.340</b>

Number of Enterprises		Group Life Insurance Indemnities				Number of Claims			
18		1/1/2024 - 30/6/2024							
Participation		Indemnities Paid (€)							
99,3%		End Term	Buyout Payments	Insurance risk	Total	End Term	Buyouts	Insurance risk	Total
<b>1. INDEMNITIES CREDIT LIFE</b>									
1. Life Insurance		0,00	0,00	6.488.152,17	6.488.152,17	0	0	438	438
2. Complementary Insurance				2.450.143,59	2.450.143,59			74	74
<b>TOTAL INDEMNITIES CREDIT LIFE</b>		0,00	0,00	8.938.295,76	8.938.295,76				
<b>2. INDEMNITIES GROUP EMPLOYEES (Group Life)</b>									
1. Life Insurance				7.919.806,72	7.919.806,72			471	471
2. (a) Complementary Insurance (Group Medical)				114.616.359,19	114.616.359,19			636.868	636.868
2. (b) Complementary Insurance (Group Accident & Health)				16.308.511,72	16.308.511,72			253.043	253.043
<b>TOTAL INDEMNITIES GROUP EMPLOYEES (Group Life)</b>				138.844.677,63	138.844.677,63				
<b>3. INDEMNITIES GROUP PENSION FUNDS</b>		30.882.642,63	93.140.820,59	147.375,61	124.170.838,83				
<b>GROUP INSURANCE - PENSIONS (not included above)</b>					11.093.978,04				
<b>TOTAL GROUP LIFE INSURANCE INDEMNITIES</b>		30.882.642,63	93.140.820,59	147.930.349,00	283.047.790,26				
<b>GROUP INSURANCE - NUMBER OF PENSIONS (informational data)</b>									2.146