



## **Life Insurance Statistics Survey**

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**HELLENIC  
ASSOCIATION  
OF INSURANCE  
COMPANIES**

**01/01 – 30/09 2024**

## Executive Summary

### Survey Points

- 01/01 – 30/09 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

- 21 Insurance Enterprises
  - 4 Life Insurance Enterprises
  - 17 Life, Accident, Sickness and other Insurance Enterprises
- 99.4% of the total premium production of Life & Health insurance coverages

### Survey Findings

	<u>01/01 – 30/09 2024</u>
○ Life & Health Insurance total Premium (€)	<b>2,377,233,056</b>
Of which:	
– Individual Insurance	<b>1,849,708,067</b>
– Group Insurance	<b>521,821,888</b>
– Reinsurance Premium	<b>5,703,101</b>
○ Number of contracts	<b>1,812,157</b>
Of which:	
– Individual Insurance	<b>1,802,131</b>
– Group insurance	<b>10,026</b>
○ Paid Claims (€)	<b>1,803,474,152</b>
Of which:	
– Individual Insurance	<b>1,380,212,778</b>
– Group Insurance	<b>423,261,374</b>



The collection and processing of data provided to HAIC, follow the rules of its information security policy. The results of HAIC's surveys are reported only in aggregate form for all participating companies, without recording individual company data or revealing company data, ensuring absolute confidentiality and secrecy of the data. The data are not disclosed to third parties and their use is strictly limited to statistical purposes, in full compliance with the applicable institutional and regulatory framework.

## 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 three quarters 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 three quarters of 2024 includes data of 21 insurance enterprises with establishment status, which gathered 99,4% 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 17 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 three quarters of 2024.

## Survey Results

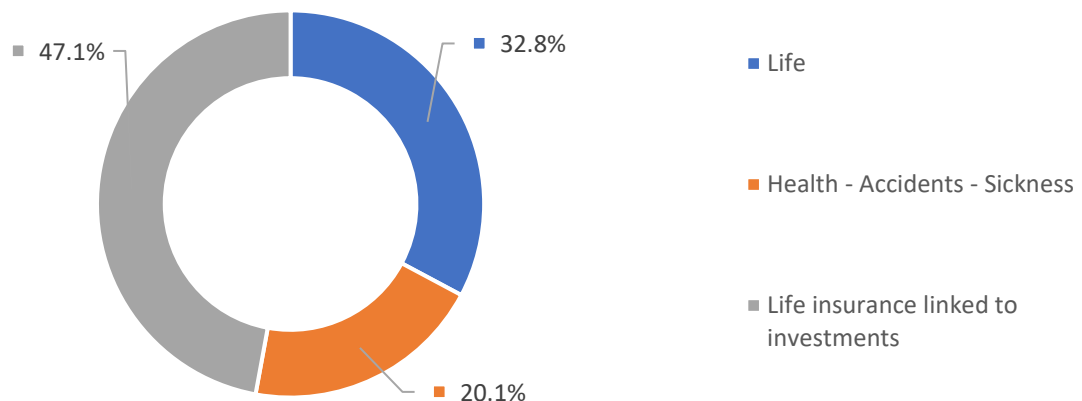
### A1. Premium Production – Total Premium

Processing the replies of the first three quarters of 2024 questionnaire results the following:

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

		01/01 – 30/09 2024	
Individual Insurance	Life <sup>1</sup>	607,216,072	32.8%
	Health - Accidents - Sickness <sup>2</sup>	371,122,016	20.1%
	Life insurance linked to investments	871,369,979	47.1%
	<b>Total</b>	<b>1,849,708,067</b>	<b>100.0%</b>
	Reinsurance Premium	341,915	
Group Insurance	Borrowers (Credit Life)	36,054,343	6.9%
	Employees (Life – Health – Accident)	265,994,073	51.0%
	Pension Funds	219,773,472	42.1%
	<b>Total</b>	<b>521,821,888</b>	<b>100.0%</b>
	Reinsurance Premium	5,361,186	
<b>Grand Total</b>		<b>2,377,233,056</b>	

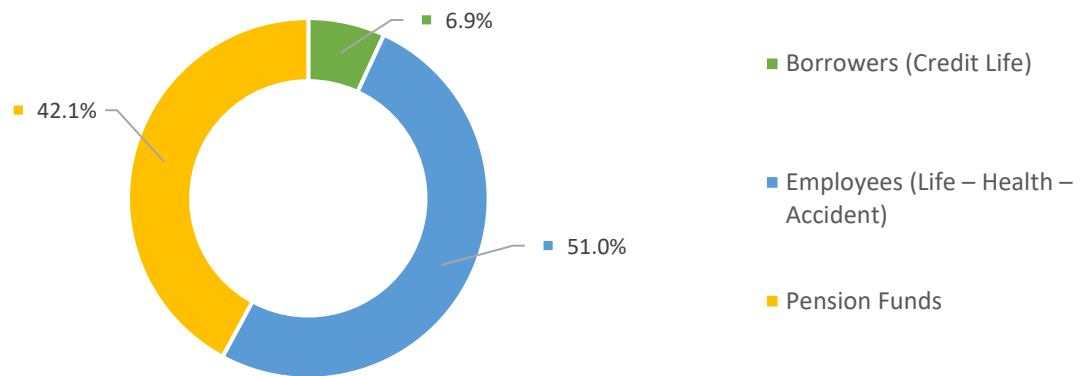
**Figure 1: Individual Insurance Premium Composition First Three Quarters of 2024 (%)**



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

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

**Figure 2:** Group Insurance Premium Composition First Three Quarters 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 First Three Quarters of 2024 (€)**

Branch I: Life Insurance		Periodic Premium	Single Premium	First Three Quarters of 2024	%
Individual Insurance	I1.(a) Lifetime, Term, Death	39,560,100	0	39,560,100	6.5%
	I1.(b) Survival, Combined etc.	104,572,245	99,166,010	203,738,255	33.5%
	I2. Annuity	74,903,028	93,261	74,996,289	12.4%
	I1 & I2 previous bussines	----	12,334,068	12,334,068	2.0%
	I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	249,951,617	----	249,951,617	41.2%
	I3. (b) Complementary Insurance of I1, I2 - Other Coverages	26,635,743		26,635,743	4.4%
	<b>Total</b>	<b>495,622,733</b>	<b>111,593,339</b>	<b>607,216,072</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Individual Insurance	Hospital schemes	339,173,092	91.4%
	Other Coverages	31,948,924	8.6%
	<b>Total</b>	<b>371,122,016</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Individual Insurance	Periodic Premium	430,017,899	49.3%
	Single Premium	441,352,080	50.7%
	<b>Total</b>	<b>871,369,979</b>	<b>100.0%</b>

Analysis of group insurance premium production

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

		01/01 – 30/09 2024	%
Group Insurance	1. Credit Life	29,193,888	81.0%
	2. Complementary Credit Life (Accident & Health)	6,860,455	19.0%
	<b>Total</b>	<b>36,054,343</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Group Insurance	1. Group Life	37,640,107	14.2%
	2. Group Medical	196,618,920	73.9%
	3. Complementary Insurance (Group Accident & Health)	31,735,046	11.9%
	<b>Total</b>	<b>265,994,073</b>	<b>100.0%</b>

**Table 7:** Group Pension Funds Premium Production First Three Quarters of 2024 (€)

		01/01 – 30/09 2024	%
Group Insurance	Periodic Premium	185,815,697	84.5%
	Single Premium	33,957,776	15.5%
	<b>Total</b>	<b>219,773,473</b>	<b>100.0%</b>

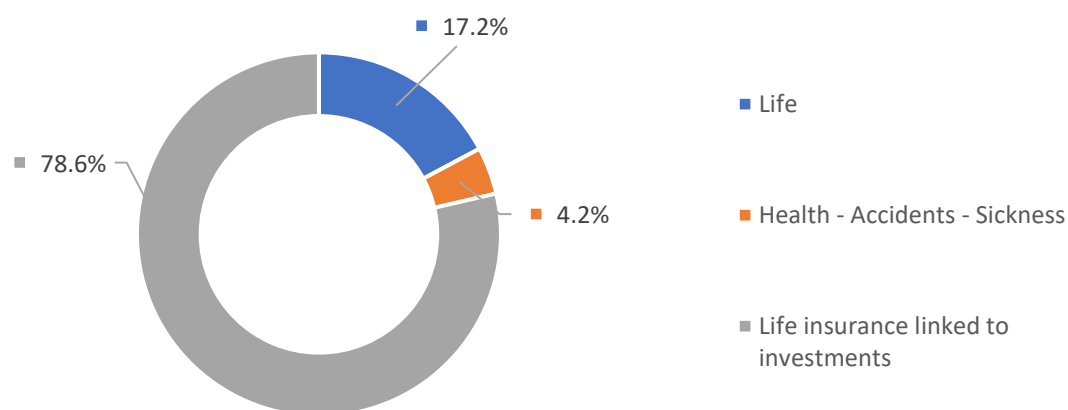
### A3. Production of premium - New Business

Out of the total Insurance premium of the First Three Quarters of 2024, a sum of € 754.6 million corresponds to new business in the branch (of which € 693.7 million in individual insurance and € 60.9 million in group insurance).

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

		01/01 – 30/09 2024	
Individual Insurance	Life <sup>3</sup>	119,578,161	17.2%
	Health - Accidents - Sickness <sup>4</sup>	29,020,287	4.2%
	Life insurance linked to investments	545,104,815	78.6%
	<b>Total</b>	<b>693,703,263</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	8,749,874	14.4%
	Employees (Life – Health – Accident)	21,771,775	35.7%
	Pension Funds	30,385,131	49.9%
	<b>Total</b>	<b>60,906,780</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>754,610,043</b>	

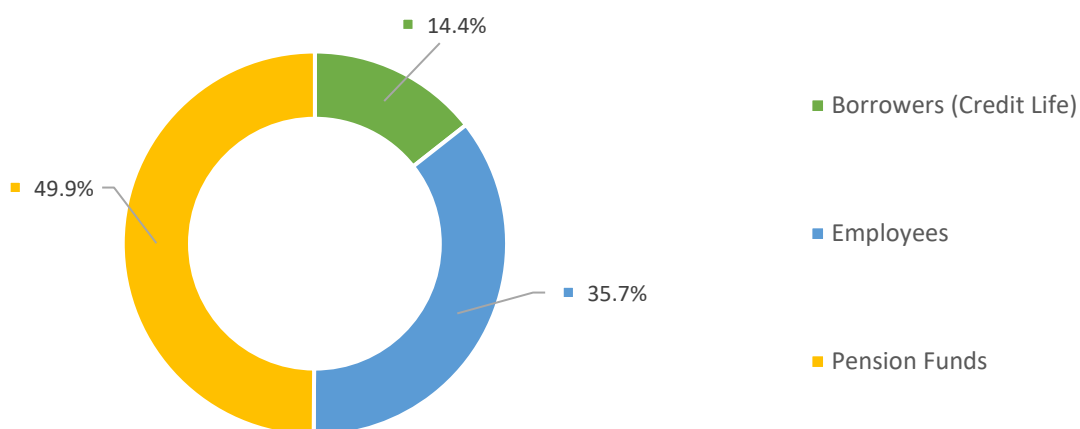
**Figure 3: New Business Individual Insurance Premium Composition First Three Quarters of 2024 (%)**



<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 First Three Quarters of 2024 (%)**



For the First Three Quarters of 2024 New Business, single premium amounted to € 561.3 million in total (of which € 532 million in individual insurance and € 29.3 million in group insurance).

**Table 9: New Business First Three Quarters of 2024 Analysis (€)**

		01/01 – 30/09 2024		
		Periodic Premium	Single Premium	Total New Business
Individual Insurance	Life	20,318,889	99,259,272	<b>119,578,161</b>
	Health - Accidents - Sickness	-----		<b>29,020,287</b>
	Life insurance linked to investments	112,329,325	432,775,490	<b>545,104,815</b>
	Total Individual		<b>693,703,263</b>	
Group Insurance	Borrowers	2,202,045	6,547,829	<b>8,749,874</b>
	Employees (Life – Health – Accident)	-----	-----	<b>21,771,775</b>
	Pension Funds	7,629,532	22,755,599	<b>30,385,131</b>
	Total Group		<b>60,906,780</b>	
<b>Grand Total</b>				<b>754,610,043</b>

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

Analysis of new business in Life & Health Individual insurance:

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

		Periodic Premium	Single Premium	New Business Total	%
Individual Insurance	I1.(a) Lifetime, Term, Death	4,756,060	0	<b>4,756,060</b>	<b>4.0%</b>
	I1.(b) Survival, Combined etc.	549,143	99,166,011	<b>99,715,154</b>	<b>83.4%</b>
	I2. Annuity	22,105	93,261	<b>115,366</b>	<b>0.1%</b>
	I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	12,547,299	---	<b>12,547,299</b>	<b>10.5%</b>
	I3. (b) Complementary Insurance of I1, I2 - Other Coverages	2,444,282		<b>2,444,282</b>	<b>2.0%</b>
	<b>Total</b>	<b>20,318,889</b>	<b>99,259,272</b>	<b>119,578,161</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Individual Insurance	Hospital schemes	25,169,922	86.7%
	Other Coverages	3,850,365	13.3%
	<b>Total</b>	<b>29,020,287</b>	<b>100.00%</b>

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

		01/01 – 30/09 2024	%
Individual Insurance	Periodic Premium	112,329,325	20.6%
	Single Premium	432,775,490	79.4%
	<b>Total</b>	<b>545,104,815</b>	<b>100.0%</b>

Analysis of group insurance premium production

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

		Periodic Premium	Single Premium	Total First Three Quarters of 2024	%
Group Insurance	1. Credit Life	1,618,689	6,302,460	<b>7,921,149</b>	<b>90.5%</b>
	2. Complementary Credit Life (Accident & Health)	583,356	245,369	<b>828,725</b>	<b>9.5%</b>
	<b>Total</b>	<b>2,202,045</b>	<b>6,547,829</b>	<b>8,749,874</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Group Insurance	1. Group Life	3,192,114	<b>14.7%</b>
	2. Group Medical	16,066,575	<b>73.8%</b>
	3. Complementary Insurance (Group Accident & Health)	2,513,086	<b>11.5%</b>
	<b>Total</b>	<b>21,771,775</b>	<b>100.0%</b>

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

		01/01 – 30/09 2024	%
Group Insurance	Periodic Premium	7,629,532	<b>25.1%</b>
	Single Premium	22,755,599	<b>74.9%</b>
	<b>Total</b>	<b>30,385,131</b>	<b>100.0%</b>

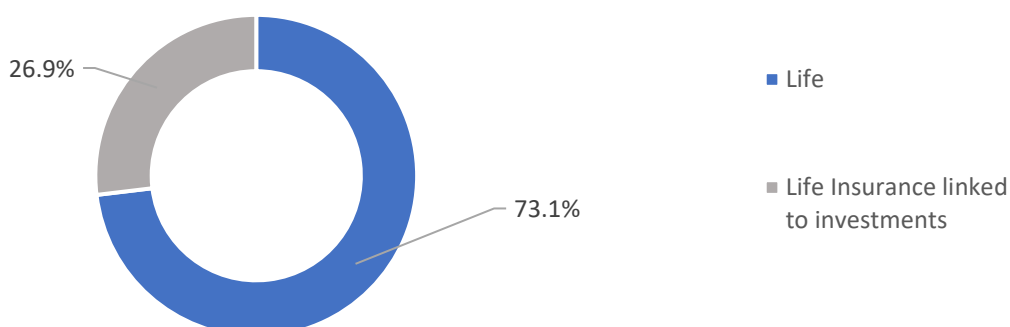
## B. Number of contracts

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

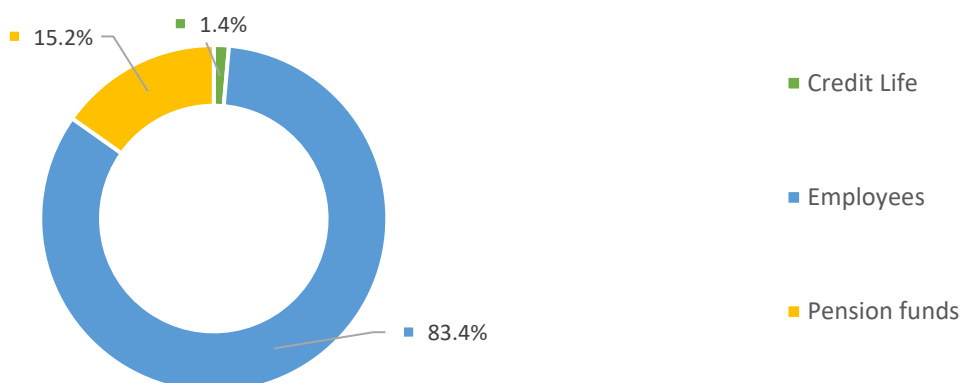
**Table 16:** Number of Contracts

		01/01 – 30/09 2024	
Individual Insurance	Life <sup>5</sup>	1,317,531	73.1%
	Life Insurance linked to investments	484,600	26.9%
	Total	<b>1,802,131</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	140	1.4%
	Employees (Life – Health – Accidents)	8,359	83.4%
	Pension funds	1,527	15.2%
	Total	<b>10,026</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>1,812,157</b>	

**Figure 5:** Personal Insurance Contract Composition First Three Quarters of 2024 (%)



**Figure 6:** Group Insurance Contract Composition First Three Quarters 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 First Three Quarters of 2024

		Number of contracts	Free
Individual Insurance	<b>New Business</b>	<b>90,679</b>	
	of which		
	I1. Lifetime, Term, Death, Survival, Combined etc.	90,669	
	I2. Annuity	10	
	<b>Previous period business</b>	<b>1,226,852</b>	<b>182,174</b>
	of which		
	I1. Lifetime, Term, Death, Survival, Combined etc.	1,076,097	161,145
	I2. Annuity	150,755	21,029
<b>Total</b>	<b>1,317,531</b>	<b>182,174</b>	

**Table 18:** Number of Linked to insurance Individual Life Insurance contracts analysis First Three Quarters of 2024

		Number of contracts	Free
Individual Insurance	New Business	70,028	
	Previous period business	414,572	34,933
	<b>Total</b>	<b>484,600</b>	

Number of Group Insurance contracts analysis:

**Table 19:** Borrowers Group Insurance contracts analysis First Three Quarters of 2024

Borrowers Insurance (Credit Life)		Number of contracts
Group Insurance	<b>New Business</b>	<b>14</b>
	of which	
	Periodic Premium	12
	Single Premium	2
	<b>Previous period business</b>	<b>126</b>
	<b>Total</b>	<b>140</b>

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

Employees Group Insurance		Number of contracts
Group Insurance	New Business	1,457
	Previous period business	6,902
	<b>Total</b>	<b>8,359</b>

**Table 21:** Group Pension Funds contracts analysis First Three Quarters of 2024

Group Pension Funds		Number of contracts
Group Insurance	New Business	108
	Previous period business	1,419
	<b>Total</b>	<b>1,527</b>

## C. Number of Insured

Following is the breakdown 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 contracts cannot be excluded.

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

**Table 22: Number of insured in Individual Insurance First Three Quarters of 2024**

		New Business	Previous period business	Total
Individual Insurance	Life Insurance	132,638	1,553,871	<b>1,686,509</b>
	Life Insurance linked to investments	77,131	418,489	<b>495,620</b>

### C.2 Number insured in Group Insurance

**Table 23: Number insured in Group Insurance First Three Quarters of 2024**

		New Business	Previous period business	Total
Group Insurance	Borrowers (Credit Life)	13,396	1,049,557	<b>1,062,953</b>
	Employees (Life – Health – Accidents)	71,404	1,420,804	<b>1,492,208</b>
	Pension funds	1,327	87,508	<b>88,835</b>

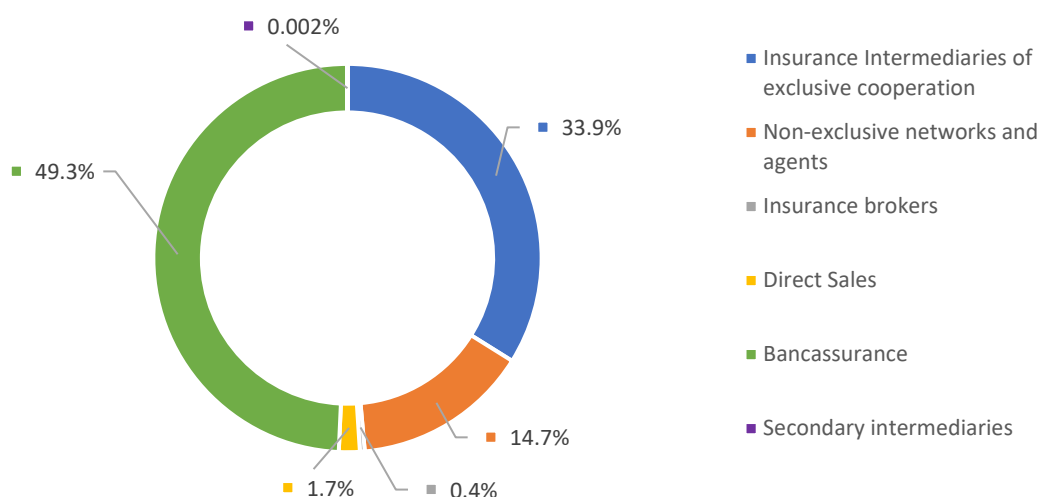
## D. Distribution channels<sup>6</sup>

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

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

	01/01 – 30/09 2024	
Insurance Intermediaries of exclusive cooperation	626,956,318	<b>33.9%</b>
Non-exclusive networks and agents <sup>7</sup>	271,442,629	<b>14.7%</b>
Insurance brokers	7,097,870	<b>0.4%</b>
Direct Sales (online using a digital platform)	739,884	<b>0.04%</b>
Direct Sales (Call Center, Direct mail)	25,560,436	<b>1.4%</b>
Direct Sales (Corporate Sales, Insurance Employees)	6,500,546	<b>0.4%</b>
Bancassurance	911,376,097	<b>49.3%</b>
Secondary intermediaries	34,287	<b>0.002%</b>
<b>Total</b>	<b>1,849,708,066</b>	<b>100.0%</b>

**Figure 7:** Individual Insurance Premium First Three Quarters of 2024 (%)



Direct sales of individual insurance for the First Three Quarters of 2024 (in the graph above) include: Call center (Direct mail) 1.4%, Direct sales (Corporate sales, Insurance employees) 0.3% and Direct sales (Internet) 0.04%.

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

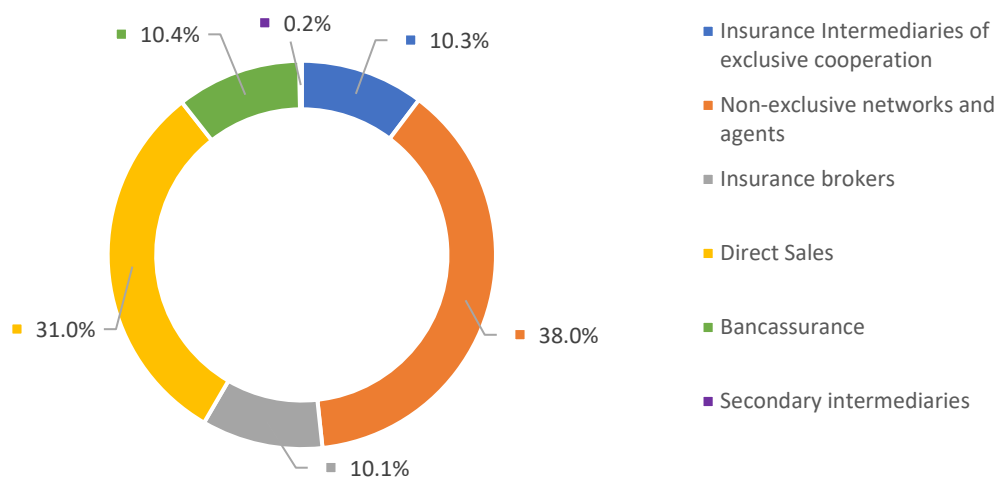
<sup>7</sup> In 2022: Non-exclusive insurance intermediaries

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

**Table 25:** Group Insurance Premium (€)

	01/01 – 30/09 2024	
Insurance Intermediaries of exclusive cooperation	53,645,302	<b>10.3%</b>
Non-exclusive networks and agents	198,444,883	<b>38.0%</b>
Insurance brokers	52,522,361	<b>10.1%</b>
Direct Sales (online using a digital platform)	2	<b>--%</b>
Direct Sales (Call Center, Direct mail)	33,750,063	<b>6.5%</b>
Direct Sales (Corporate Sales, Insurance Employees)	128,111,587	<b>24.5%</b>
Bancassurance	54,405,191	<b>10.4%</b>
Secondary intermediaries	942,498	<b>0.2%</b>
<b>Total</b>	<b>521,821,888</b>	<b>100.0%</b>

**Figure 8:** Group Insurance Premium First Three Quarters of 2024 (%)



Direct sales of group insurance for the First Three Quarters of 2024 (in the graph above) include: Direct sales (Call center, Direct mail) 6.5%, Direct sales (Corporate sales, Insurance employees) 24.5%

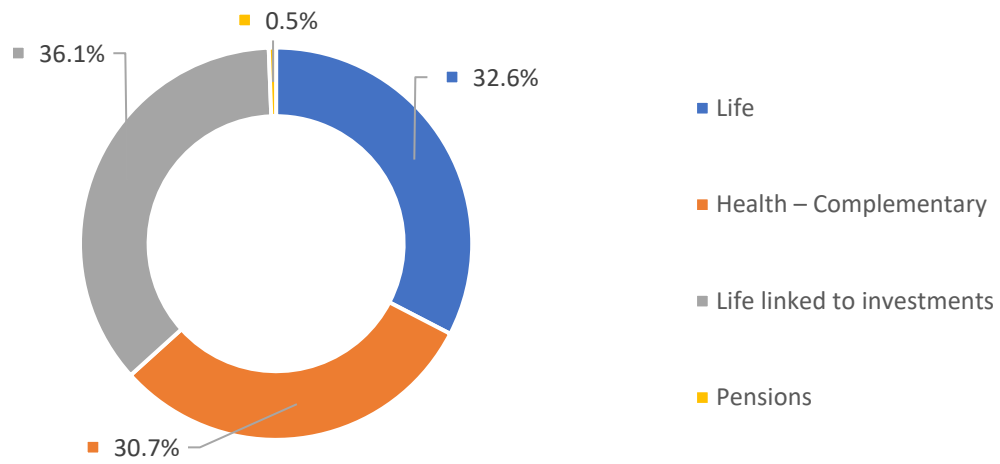
## E. Indemnities

Indemnities analysis by branch of activity and coverage

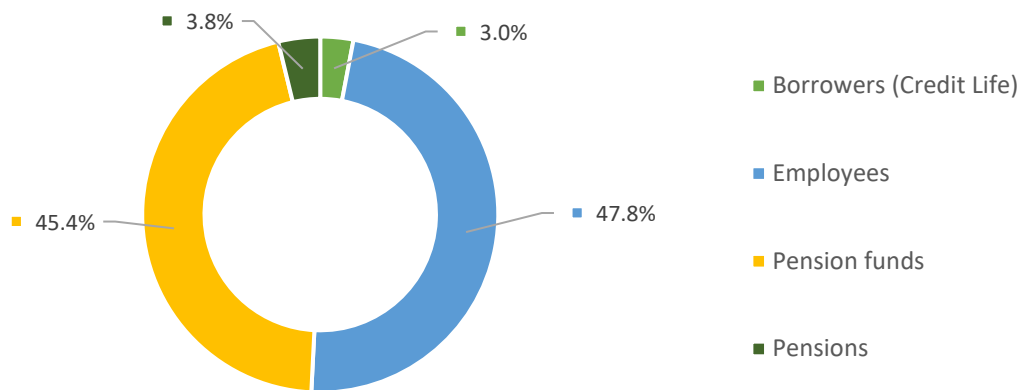
Table 26: Total Indemnities (€)

		01/01 – 30/09 2024	
Individual Insurance	<b>Life</b>	<b>449,855,816</b>	<b>32.6%</b>
	of which		
	11. Survival, Death, Combined etc.	308,297,097	22.3%
	12. Annuities (One-off)	141,558,719	10.3%
	<b>Health – Complementary</b>	<b>424,078,675</b>	<b>30.7%</b>
	of which		
	(a) Hospital schemes	239,992,381	17.4%
	(b) Other Coverages	23,964,094	1.7%
	(c) Hospital schemes – Stand – alone contracts Accident - Sickness	154,297,517	11.2%
	(d) Other Coverages - Stand – alone contracts Accident - Sickness	5,824,684	0.4%
	<b>Life linked to investments</b>	<b>498,632,542</b>	<b>36.1%</b>
<b>Pensions</b>	<b>7,645,745</b>	<b>0.6%</b>	
<b>Total</b>	<b>1,380,212,778</b>	<b>100.0%</b>	
Group Insurance	<b>Borrowers (Credit Life)</b>	<b>12,868,864</b>	<b>3.0%</b>
	of which		
	Life Insurance	9,664,303	2.3%
	Complementary Insurance	3,204,561	0.8%
	<b>Employees</b>	<b>202,351,551</b>	<b>47.8%</b>
	of which		
	Life Insurance	12,262,025	2.9%
	Complementary Group Medical	165,750,839	39.2%
	Complementary Group Accident & Health	24,338,687	5.8%
	<b>Group pension funds</b>	<b>192,125,542</b>	<b>45.4%</b>
	<b>Pensions</b>	<b>15,915,417</b>	<b>3.8%</b>
<b>Total</b>	<b>423,261,374</b>	<b>100.0%</b>	
<b>Grand Total</b>		<b>1,803,474,152</b>	

**Figure 9: Individual Insurance Indemnities First Three Quarters of 2024 (%)**



**Figure 10: Group Insurance Indemnities First Three Quarters of 2024 (%)**



Analysis of the number of claims by branch and coverage:

**Table 27:** Number of Claims First Three Quarters of 2024

		01/01 – 30/09 2024	
Individual Insurance	Life	141,041	72.6%
	Life linked to investments	45,865	23.6%
	Pensions	7,357	3.8%
	<b>Total</b>	<b>194,263</b>	<b>100.0%</b>
Group Insurance	Borrowers (Credit Life)	753	0.1%
	Employees (Life – Health – Accidents)	1,239,187	99.7%
	Pensions	2,619	0.2%
	<b>Total</b>	<b>1,242,559</b>	<b>100.0%</b>
<b>Grand Total</b>		<b>1,436,822</b>	

3 February 2025

# Appendix

# 23

1/1/2024 - 30/9/2024 Number of Enterprises		Individual Insurance Premium Production (Amounts in euro)												
21		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						
99.4%	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>											90,679	132,638		
<b>Periodic Premium</b>											of which I1 :			
I1. (a) Lifetime, Term, Death	2,366,163.76	893,086.53	13,887.10	0.00	92,920.42	9,704.80	1,380,297.66	0.00	4,756,060.27	90,669				
I1. (b) Survival, Combined etc.	147,805.74	9,818.72	1,600.00	0.00	0.00	219.44	389,698.70	0.00	549,142.60	I2 :				
I2. Annuity	9,771.37	12,007.54	0.00	0.00	1.74	324.74	0.00	0.00	22,105.39	10				
I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	1,298,870.76	9,622,615.08	19,590.81	0.00	914,275.36	39,029.42	652,917.82	0.00	12,547,299.24					
I3. (b) Complementary Insurance of I1, I2 – Other Coverages	452,571.16	1,467,994.79	9,671.92	0.00	11,103.45	25,020.89	477,919.44	0.00	2,444,281.66					
<b>Single Premium</b>											Of which Free			
I1. (a) Lifetime, Term, Death	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
I1. (b) Survival, Combined etc.	33,184.04	366,762.93	0.00	0.00	36.14	128.89	98,765,898.43	0.00	99,166,010.42					
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>											1,226,852	182,174	1,553,871	
<b>Periodic Premium</b>											of which I1 :			
I1. (a) Lifetime, Term, Death	18,599,254.17	8,576,803.00	174,145.84	20.20	509,042.86	250,255.11	6,693,350.68	1,167.55	34,804,039.41	1,076,097	161,145			
I1. (b) Survival, Combined etc.	31,079,274.55	9,012,651.42	445,318.23	1,231.73	2,117,015.58	132,899.80	61,234,711.10	0.00	104,023,102.41	I2 :	Free			
I2. Annuity	22,347,942.40	14,245,851.38	79,307.39	85,390.25	592,152.13	176,149.60	37,354,129.94	0.00	74,880,923.09	150,755	21,029			
I3. (a) Complementary Insurance of I1, I2 – Hospital schemes	96,333,580.18	127,071,173.91	3,264,742.82	0.00	4,948,781.80	3,874,506.54	1,885,929.18	25,603.28	237,404,317.71					
I3. (b) Complementary Insurance of I1, I2 – Other Coverages	9,794,720.64	11,640,545.01	193,796.80	86.00	189,445.35	306,909.89	2,063,562.24	2,395.71	24,191,461.64					
<b>Single Premium</b>											Free			
I1. and I2. Total	84,959.39	132,031.03	0.00	0.00	1,679.22	14,697.15	12,100,700.58	0.00	12,334,067.37				Reinsurance Premium	
<b>TOTAL INDIVIDUAL LIFE INSURANCE (A+B)</b>	<b>182,582,306.11</b>	<b>183,071,241.83</b>	<b>4,202,060.91</b>	<b>86,728.18</b>	<b>9,376,454.06</b>	<b>4,868,998.81</b>	<b>222,999,115.77</b>	<b>29,166.54</b>	<b>607,216,072.21</b>	<b>1,317,531</b>	<b>182,174</b>	<b>1,686,509</b>	<b>338,077.67</b>	
<b>2. HEALTH - ACCIDENT - SICKNESS - INDIVIDUAL INSURANCE (stand-alone)</b>														
<b>A. NEW BUSSINESS</b>														
(a) Hospital schemes	15,947,475.61	4,981,521.09	300,378.85	9,888.34	19,747.11	66,155.81	3,844,754.76	0.00	25,169,921.57					
(b) Other Coverages	2,060,249.06	658,254.06	36,086.28	4,338.40	571.91	21,600.44	1,069,265.17	0.00	3,850,365.33					
<b>B. PREVIOUS BUSSINESS</b>														
(a) Hospital schemes	247,496,313.05	54,890,868.12	2,173,747.17	219,021.17	486,095.90	1,093,695.01	7,638,378.00	5,051.74	314,003,170.18				Reinsurance Premium	
(b) Other Coverages	20,626,559.03	4,716,309.64	259,250.75	419,907.76	53,231.17	110,481.35	1,912,750.51	68.34	28,098,558.55					
<b>TOTAL HEALTH - ACCIDENT - SICKNESS INSURANCE (A+B)</b>	<b>286,130,596.75</b>	<b>65,246,952.91</b>	<b>2,769,463.05</b>	<b>653,155.67</b>	<b>559,646.09</b>	<b>1,291,932.61</b>	<b>14,465,148.45</b>	<b>5,120.09</b>	<b>371,122,015.62</b>				<b>3,837.56</b>	
<b>3. LIFE INSURANCE LINKED TO INVESTMENTS - INDIVIDUAL INSURANCE</b>														
<b>A. NEW BUSSINESS</b>											70,028	77,131		
(a) Periodic Premium	23,233,854.15	3,062,580.03	209.74	0.00	6,566,415.02	4,255.12	79,462,011.52	0.00	112,329,325.58				Of which Free	
(b) Single Premium	27,697,391.53	2,172,466.11	50,826.81	0.00	207,509.61	89,990.00	402,557,305.55	0.00	432,775,489.61					
<b>B. PREVIOUS BUSSINESS</b>											414,572	34,933	418,489	
(a) Periodic Premium	104,483,196.40	17,442,203.54	75,309.19	0.00	8,681,547.40	245,369.52	186,760,947.47	0.00	317,688,573.53				Reinsurance Premium	
(b) Single Premium	2,828,973.31	447,184.27	0.00	0.00	168,864.21	0.00	5,131,568.15	0.00	8,576,589.94					
<b>TOTAL LIFE INSURANCE LINKED TO INVESTMENTS (A+B)</b>	<b>158,243,415.39</b>	<b>23,124,433.96</b>	<b>126,345.74</b>	<b>0.00</b>	<b>15,624,336.24</b>	<b>339,614.65</b>	<b>673,911,832.69</b>	<b>0.00</b>	<b>871,369,978.66</b>	<b>484,600</b>	<b>34,933</b>	<b>495,620</b>	<b>0.00</b>	
<b>TOTAL INDIVIDUAL LIFE INSURANCE (1. + 2. + 3.)</b>											<b>1,802,131</b>	<b>217,107</b>		<b>341,915.23</b>

# Appendix

# 24

1/1/2024 - 30/9/2024		Group Insurance Premium Production										
Number of Enterprises		(Amounts in euro)										
21		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	
99.4%	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>												
										14	13,396	
										of which I1 :		
1. Credit Life	2,765.84	485.81	0.00	0.00	877.54	0.00	1,614,560.05	0.00	1,618,689.24	7		
2. Complementary Credit Life (Accident & Health)	1,041.82	179.00	0.00	0.00	223.98	0.00	581,910.96	0.00	583,355.76			
										of which I1 :		
1. Credit Life	0.00	3,557,408.35	0.00	0.00	0.00	0.00	2,745,051.56	0.00	6,302,459.91	2		
2. Complementary Credit Life (Accident & Health)	0.00	184,809.88	0.00	0.00	0.00	0.00	60,559.06	0.00	245,368.94			
<b>B. PREVIOUS BUSSINESS</b>												
1. Credit Life	55,461.61	31,375.62	0.00	2.49	140,030.11	113,739.19	20,932,129.42	0.00	21,272,738.44		126	1,049,557
2. Complementary Credit Life (Accident & Health)	18,669.32	23,091.44	0.00	0.00	46,758.64	20,799.30	5,922,411.86	0.00	6,031,730.56			
<b>TOTAL CREDIT LIFE INSURANCE (A+B)</b>	<b>77,938.59</b>	<b>3,797,350.10</b>	<b>0.00</b>	<b>2.49</b>	<b>187,890.27</b>	<b>134,538.49</b>	<b>31,856,622.91</b>	<b>0.00</b>	<b>36,054,342.85</b>	<b>140</b>	<b>1,062,953</b>	<b>0.00</b>
<b>2. GROUP EMPLOYEES INSURANCE</b>												
<b>A. NEW BUSSINESS</b>												
										1,457	71,404	
1. Group Life	574,472.50	1,868,648.55	250,644.25	0.00	23,671.80	225,247.68	249,429.39	0.00	3,192,114.18			
2. Group Medical	3,691,408.35	8,252,156.98	928,118.09	0.00	218,865.08	1,316,409.96	1,659,617.01	0.00	16,066,575.46			
3. Complementary Insurance (Group Accident & Health)	503,571.96	1,214,320.35	289,401.10	0.00	19,463.78	146,447.00	339,881.89	0.00	2,513,086.08			
										6,902	1,420,804	
1. Group Life	4,886,599.36	14,013,166.20	6,134,600.84	0.00	2,401,627.08	3,534,992.57	3,427,292.74	49,714.49	34,447,993.28			
2. Group Medical	28,329,000.35	82,512,180.70	23,224,304.27	0.00	13,521,772.20	22,723,076.76	10,123,297.06	118,712.73	180,552,344.06			
3. Complementary Insurance (Group Accident & Health)	3,542,116.52	12,717,708.29	5,402,860.61	0.00	1,294,776.18	2,987,485.48	3,074,132.06	202,880.63	29,221,959.77			
<b>TOTAL GROUP EMPLOYEES INSURANCE (A+B)</b>	<b>41,527,169.04</b>	<b>120,578,181.07</b>	<b>36,229,929.16</b>	<b>0.00</b>	<b>17,480,176.11</b>	<b>30,933,659.45</b>	<b>18,873,650.16</b>	<b>371,307.85</b>	<b>265,994,072.84</b>	<b>8,359</b>	<b>1,492,208</b>	<b>5,361,186.23</b>
<b>3. GROUP PENSION FUNDS</b>												
<b>A. NEW BUSSINESS</b>												
(a) Periodic Premium	822,306.97	3,475,489.10	78,822.53	0.00	501,331.65	2,683,405.86	68,175.66	0.00	7,629,531.78		108	1,327
(b) Single Premium	1,099,782.40	5,178,228.53	0.00	0.00	0.00	16,364,104.41	113,483.65	0.00	22,755,598.99			
<b>B. PREVIOUS BUSSINESS</b>												
(a) Periodic Premium	10,069,694.92	58,540,571.23	15,814,778.56	0.00	15,580,665.15	74,134,569.41	3,474,695.95	571,189.89	178,186,165.10		1,419	87,508
(b) Single Premium	48,410.00	6,875,063.40	398,830.99	0.00	0.00	3,861,309.53	18,562.90	0.00	11,202,176.82			
<b>TOTAL GROUP PENSION FUNDS (A+B)</b>	<b>12,040,194.29</b>	<b>74,069,352.26</b>	<b>16,292,432.08</b>	<b>0.00</b>	<b>16,081,996.80</b>	<b>97,043,389.21</b>	<b>3,674,918.16</b>	<b>571,189.89</b>	<b>219,773,472.69</b>	<b>1,527</b>	<b>88,835</b>	<b>0.00</b>
<b>TOTAL GROUP LIFE INSURANCE (1. + 2. + 3.)</b>												
	53,645,301.92	198,444,883.43	52,522,361.24	2.49	33,750,063.18	128,111,587.15	54,405,191.23	942,497.74	521,821,888.38	10,026		5,361,186.23

Number of Enterprises		Individual Life Insurance Indemnities				Number of Claims			
21		1/1/2024 - 30/9/2024							
Participation		Indemnities Paid (€)				Number of Claims			
99.4%		End Term	Buyout Payments	Insurance risk	Total	End Term	Buyouts	Insurance risk	Total
<b>INDIVIDUAL LIFE INSURANCE</b>									
I1. Survival, Death, Combined etc.		78,568,284.53	217,147,377.60	12,581,434.42	308,297,096.54	18,985	34,253	51,557	104,795
I2. Annuities (One-off)		49,448,405.75	89,236,843.96	2,873,469.20	141,558,718.91	5,433	23,719	7,094	36,246
<b>Health – Complementary</b>									
(a) Hospital schemes				239,992,380.68	239,992,380.68				
(b) Other Coverages				23,964,093.50	23,964,093.50				
(c) Hospital schemes – Stand – alone contracts Accident - Sickness				154,297,517.08	154,297,517.08				
(d) Other Coverages - Stand – alone contracts Accident - Sickness				5,824,684.16	5,824,684.16				
<b>TOTAL INDIVIDUAL LIFE INSURANCE</b>		<b>128,016,690.28</b>	<b>306,384,221.55</b>	<b>439,533,579.03</b>	<b>873,934,490.86</b>				
<b>LIFE INSURANCE LINKED TO INVESTMENTS - INDIVIDUAL INSURANCE</b>		<b>37,288,041.95</b>	<b>454,722,768.00</b>	<b>6,621,731.66</b>	<b>498,632,541.61</b>	<b>2,918</b>	<b>41,196</b>	<b>1,751</b>	<b>45,865</b>
<b>INDIVIDUAL INSURANCE - PENSIONS (not included above)</b>					<b>7,645,745.43</b>				
<b>TOTAL INDIVIDUAL LIFE INSURANCE INDEMNITIES</b>		<b>165,304,732.23</b>	<b>761,106,989.55</b>	<b>446,155,310.69</b>	<b>1,380,212,777.91</b>				
<b>INDIVIDUAL INSURANCE - NUMBER OF PENSIONS (informational data)</b>									<b>7,357</b>

Number of Enterprises		Group Life Insurance Indemnities				Number of Claims			
21		1/1/2024 - 30/9/2024							
Participation		Indemnities Paid (€)							
99.4%		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	9,664,303.27	9,664,303.27	0	0	641	641
2. Complementary Insurance				3,204,561.25	3,204,561.25			112	112
<b>TOTAL INDEMNITIES CREDIT LIFE</b>		0.00	0.00	12,868,864.52	12,868,864.52				
<b>2. INDEMNITIES GROUP EMPLOYEES (Group Life)</b>									
1. Life Insurance				12,262,025.07	12,262,025.07			629	629
2. (a) Complementary Insurance (Group Medical)				165,750,838.81	165,750,838.81			871,785	871,785
2. (b) Complementary Insurance (Group Accident & Health)				24,338,687.10	24,338,687.10			366,773	366,773
<b>TOTAL INDEMNITIES GROUP EMPLOYEES (Group Life)</b>				202,351,550.98	202,351,550.98				
<b>3. INDEMNITIES GROUP PENSION FUNDS</b>		60,435,442.34	131,496,244.35	193,855.15	192,125,541.84				
<b>GROUP INSURANCE - PENSIONS (not included above)</b>					15,915,417.18				
<b>TOTAL GROUP LIFE INSURANCE INDEMNITIES</b>		60,435,442.34	131,496,244.35	215,414,270.65	423,261,374.52				
<b>GROUP INSURANCE - NUMBER OF PENSIONS (informational data)</b>									2,619