

Insurance Market

2014 1st-2nd Quarter



Gross Premium Income and Market Share by Companies
2014 1st-2nd Quarter

HUF in thousands / %

	Total	Life	Non-Life	MTPL	Market share	G. Premium Income 2013 2nd Quarter	Growth 2014/2013
Aegon	42 564 185	18 623 214	23 940 971	3 710 401	9,64%	41 347 129	2,94%
AHICO (MetLife)	-	-	-	-	0,00%	2 212 016	
AIG	5 311 409	-	5 311 409	-	1,20%	4 563 589	16,39%
Allianz	70 704 854	24 712 432	45 992 422	13 294 820	16,02%	75 911 298	-6,86%
ASTRA	2 602 193	41 626	2 560 567	1 840 098	0,59%	1 816 875	43,22%
AXA	5 784 501	5 229 944	554 557	-	1,31%	6 123 601	-5,54%
CIG Pannónia General	1 358 468	-	1 358 468	22 891	0,31%	2 609 917	-47,95%
CIG Pannónia Life	5 793 673	5 793 673	-	-	1,31%	7 792 871	-25,65%
<i>CIG Pannónia Total</i>	7 152 141	5 793 673	1 358 468	22 891	1,62%	10 402 788	-31,25%
Dimenzió	1 353 590	1 353 590	-	-	0,31%	1 301 348	4,01%
Erste	6 480 063	6 480 063	-	-	1,47%	6 280 366	3,18%
Euler Hermes	1 825 704	-	1 825 704	-	0,41%	1 958 611	-6,79%
European Travel	1 097 604	-	1 097 604	-	0,25%	995 859	10,22%
Generali	59 909 800	20 330 156	39 579 644	4 464 203	13,57%	58 186 497	2,96%
Genertel	2 217 842	-	2 217 842	1 213 640	0,50%	2 464 573	-10,01%
Grawe	3 753 695	3 753 695	-	-	0,85%	3 240 966	15,82%
Groupama	48 464 447	25 623 967	22 840 480	2 867 273	10,98%	44 910 830	7,91%
ING	35 206 641	35 206 641	-	-	7,98%	34 112 545	3,21%
K&H	17 063 865	6 874 224	10 189 641	6 822 820	3,87%	17 345 226	-1,62%
KÖBE	3 779 175	-	3 779 175	3 233 989	0,86%	4 134 007	-8,58%
Medicover	1 057 292	-	1 057 292	-	0,24%	794 620	33,06%
MetLife	9 996 283	9 743 543	252 740	-	2,26%	7 959 183	25,59%
MKB General	1 979 120	-	1 979 120	419 477	0,45%	1 570 176	26,04%
MKB Life	2 732 023	2 732 023	-	-	0,62%	2 960 291	-7,71%
<i>MKB Total</i>	4 711 143	2 732 023	1 979 120	419 477	1,07%	4 530 467	3,99%
MP Hungarian Post	4 887 438	-	4 887 438	2 989 217	1,11%	4 480 375	9,09%
MPÉ Hungarian Post Life	35 452 017	35 452 017	-	-	8,03%	34 011 102	4,24%
<i>MP Hungarian Post Total</i>	40 339 455	35 452 017	4 887 438	2 989 217	9,14%	38 491 477	4,80%
Porsche	371 877	-	371 877	-	0,08%	342 806	8,48%
QBE Europe Branch Office	2 573 923	-	2 573 923	-	0,58%	2 398 170	7,33%
Signal	11 333 869	7 994 315	3 339 554	915 253	2,57%	8 366 806	35,46%
Union	20 808 347	6 433 493	14 374 854	1 918 981	4,71%	19 294 825	7,84%
UNIQA	30 275 167	12 695 108	17 580 059	4 825 151	6,86%	33 823 816	-10,49%
Wáberer Hungária	4 609 950	-	4 609 950	3 625 631	1,04%	2 603 254	77,08%
Total	441 349 015	229 073 724	212 275 291	52 163 845	100,00%	435 913 548	1,25%

Table 1

Life Insurance Gross Premium Income and Market Share by Companies
2014 1st-2nd Quarter

HUF in thousands / %

	Life		Unit-linked		Life corrected premium income	Market share	Corrected Market share
	Total	Single payment + top-up premium income	Total	Single payment + top-up premium income			
Aegon	18 623 214	2 305 921	9 997 861	2 295 403	16 547 885	8,13%	11,83%
AIG	-	-	-	-	-	0,00%	0,00%
Allianz	24 712 432	12 149 812	20 067 392	12 147 210	13 777 601	10,79%	9,85%
ASTRA	41 626	-	-	-	41 626	0,02%	0,03%
AXA	5 229 944	600 198	4 704 777	600 198	4 689 766	2,28%	3,35%
CIG Pannónia General	-	-	-	-	-	0,00%	0,00%
CIG Pannónia Life	5 793 673	381 829	5 098 647	321 762	5 450 027	2,53%	3,90%
Dimenzió	1 353 590	26 468	-	-	1 329 769	0,59%	0,95%
Erste	6 480 063	3 277 225	5 254 761	3 115 810	3 530 561	2,83%	2,52%
Euler Hermes	-	-	-	-	-	0,00%	0,00%
European Travel	-	-	-	-	-	0,00%	0,00%
Generali	20 330 156	3 372 078	14 040 645	3 066 803	17 295 286	8,87%	12,36%
Genertel	-	-	-	-	-	0,00%	0,00%
Grawe	3 753 695	511 211	-	-	3 293 605	1,64%	2,35%
Groupama	25 623 967	15 733 796	21 693 668	15 733 693	11 463 551	11,19%	8,19%
ING	35 206 641	7 243 519	20 159 544	7 243 436	28 687 474	15,37%	20,50%
K&H	6 874 224	4 433 725	4 561 364	4 406 568	2 883 872	3,00%	2,06%
KÖBE	-	-	-	-	-	0,00%	0,00%
Medicover	-	-	-	-	-	0,00%	0,00%
MetLife	9 743 543	2 890 301	7 886 141	2 890 301	7 142 272	4,25%	5,10%
MKB General	-	-	-	-	-	0,00%	0,00%
MKB Life	2 732 023	2 009 609	2 009 608	2 009 609	923 375	1,19%	0,66%
MP Hungarian Post	-	-	-	-	-	0,00%	0,00%
MPÉ Hungarian Post Life	35 452 017	32 144 868	1 648 223	1 430 787	6 521 636	15,48%	4,66%
Porsche	-	-	-	-	-	0,00%	0,00%
QBE Europe Branch Office	-	-	-	-	-	0,00%	0,00%
Signal	7 994 315	4 442 735	6 660 969	4 373 546	3 995 854	3,49%	2,86%
Union	6 433 493	3 344 941	5 559 667	3 343 760	3 423 046	2,81%	2,45%
UNIQA	12 695 108	4 188 445	11 015 489	4 188 445	8 925 508	5,54%	6,38%
Wáberer Hungária	-	-	-	-	-	0,00%	0,00%
Total	229 073 724	99 056 681	140 358 756	67 167 331	139 922 711	100,00%	100,00%

* Corrected premium income=Permanent payment premium+10%*(Single payment + top-up premium income)

Table 2

Figures of Insurance Classes
2014 1st-2nd Quarter

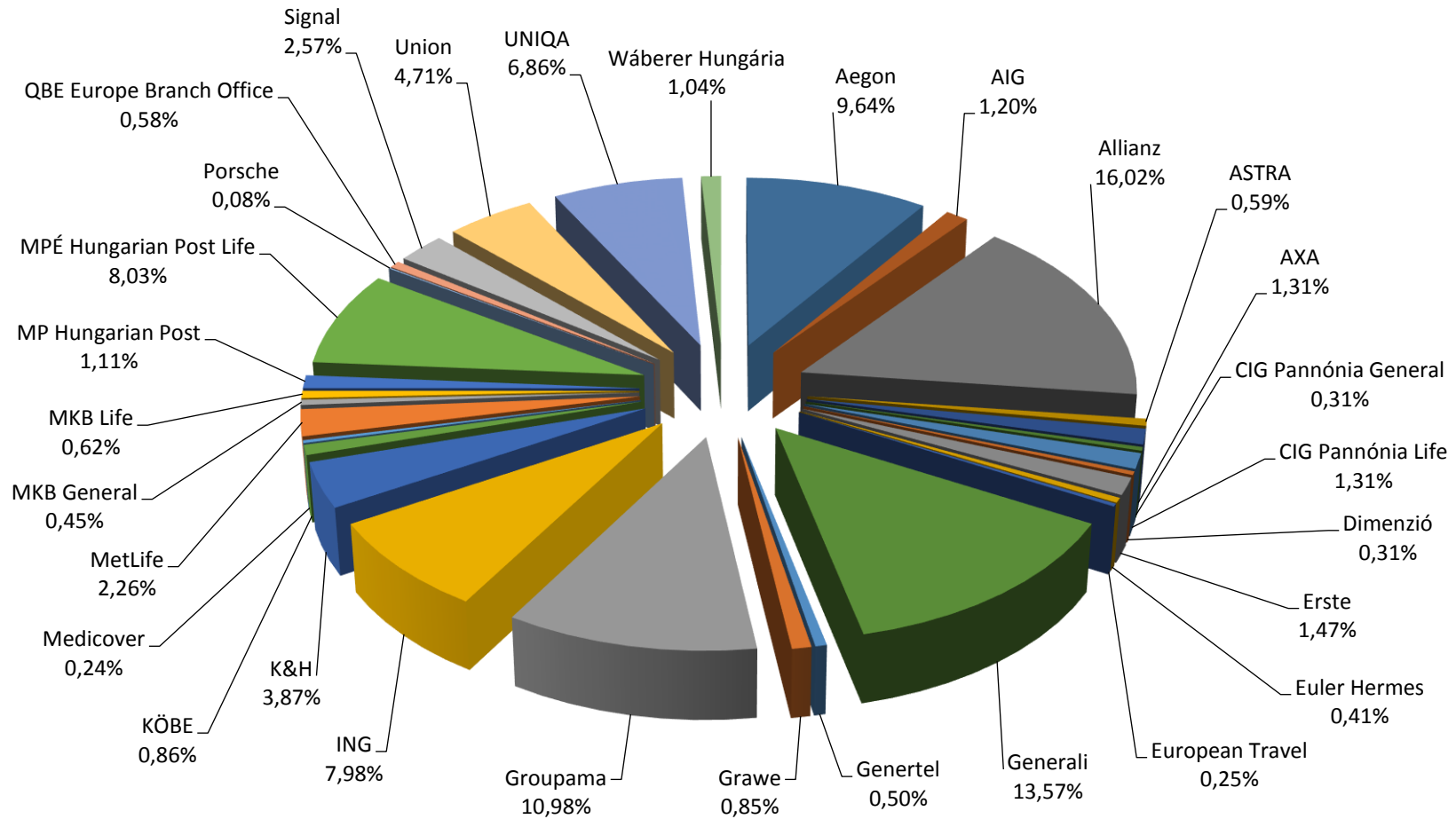
n# of contacts/ HUF in thousands

	Gross Premium Income	Single payment + top-up premium income	Closing portfolio	Closing Portfolio premium
Term life	24 121 106	12 742 709	434 580	27 766 212
Endowment	2 523 026	462 179	29 738	3 859 813
Mixed Life	44 530 953	18 589 073	411 817	47 692 355
Term-fix	4 417 963	-	64 671	9 587 845
Deferred Annuity Insurance	1 471 139	2 007	21 015	3 630 027
Prompt or in force Annuity Insurance	10 779	10 779	-	-
Ancillary Accident and Health*	9 304 550	8 762	1 504 449	12 707 733
Other life	1 229 828	-	8 554	2 112 181
Marriage and birth	246 702	-	5 198	514 256
Unit-linked	140 358 756	67 167 331	715 449	169 644 085
Individual and group pension	858 922	73 841	6 690	1 516 089
Supplementary Annuity insurance to Social Pension	-	-	-	-
LIFE TOTAL	229 073 724	99 056 681	1 697 712	279 030 596
Accident	10 848 738	1 791 097	639 610	14 988 708
Health	4 987 629	1 675 722	56 940	7 173 251
Motor own damage	32 939 800	955 925	804 255	61 268 763
M.A.T.	1 581 164	581 383	5 474	1 751 459
Fire and elemental risks	51 082 626	7 233 225	1 611 918	82 682 304
Other property risks	36 591 643	2 090 026	1 620 897	68 053 092
Motor liability	53 472 515	934 790	4 421 126	89 247 155
<i>compulsory MTPL **</i>	<i>52 163 845</i>	<i>477 411</i>	<i>4 412 230</i>	<i>87 746 250</i>
General liability	14 200 744	3 001 534	100 989	19 392 703
Guarantee	2 246 637	2 064 196	3 950	303 454
Credit	1 817 568	250	360	3 637 322
Financial losses	1 153 083	734 685	4 397	1 030 106
Legal expenses	304 130	37 604	5 667	202 217
Assistance	881 624	336 499	2 398	669 417
Funeral	167 390	-	8 978	317 329
NON-LIFE TOTAL	212 275 291	21 436 936	9 286 959	350 717 280
COMPANIES GRAND TOTAL	441 349 015	120 493 617	10 984 671	629 747 876

*Number of contract figure "Ancillary Accident and Health" is not part of the life insurance number of contracts

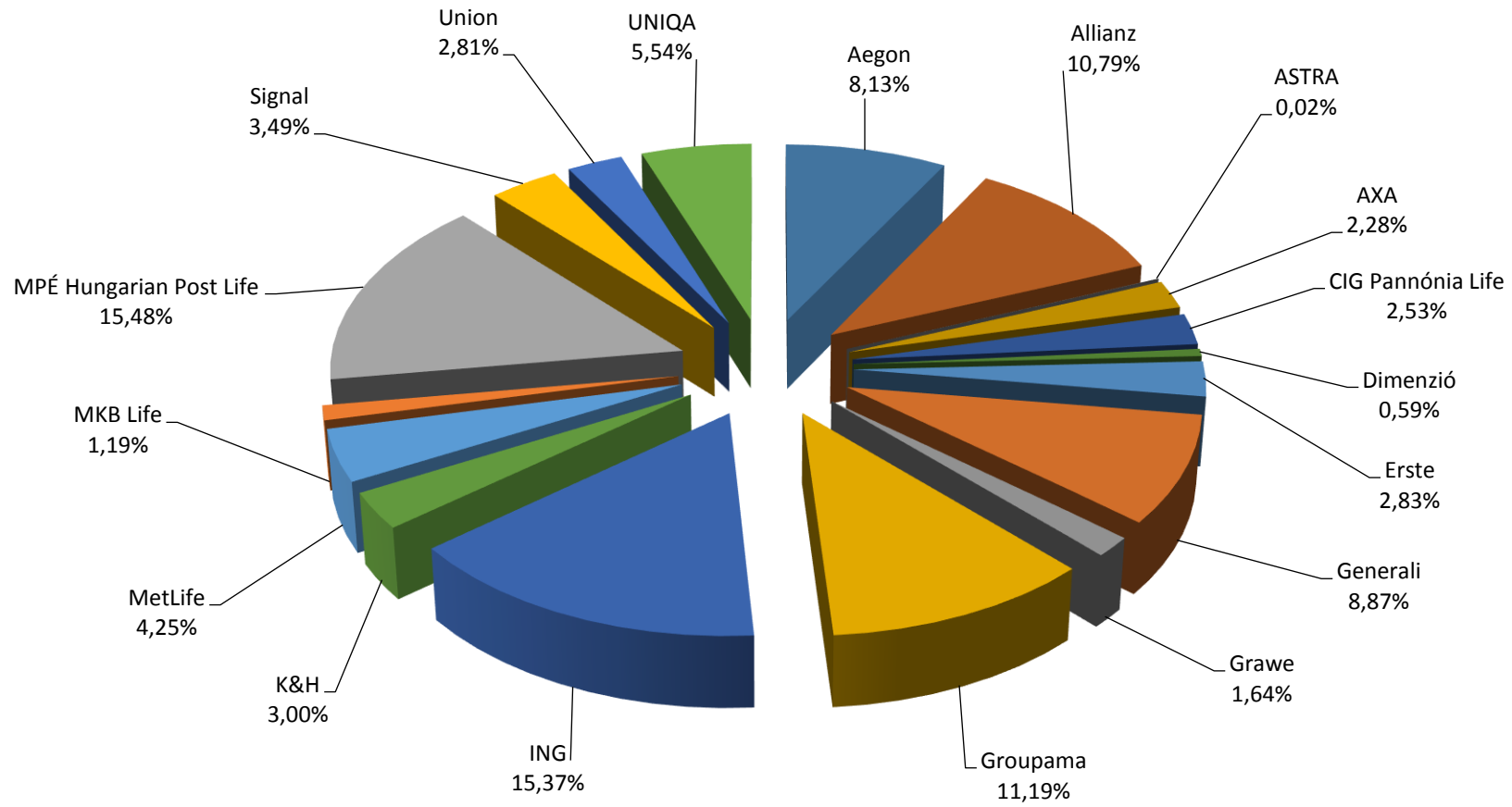
** Without figures of CIG except unit-linked new business and closing portfolio premiums

Market Share by Companies



Market Share by Companies

Life Insurance



Market Share by Companies Non-Life Insurance

