

Table 3. Technical account of insurance companies - Non-life insurance business (CZK mil.)

Indicator	nr.	Year 2004
Earned premiums, net of reinsurance [I.02-03-04+05]	01	42 596
Gross premiums written	02	68 377
Outward reinsurance premiums	03	26 975
Change in the provision for unearned premiums	04	-249
Reinsurers' share	05	945
Allocated investment return transferred from the non-technical account	06	1 538
Other technical income, net of reinsurance	07	26 305
Claims incurred, net of reinsurance [I.09-10+11-12]	08	33 466
Claims paid, gross amount	09	35 368
Reinsurers' share	10	11 006
Change in the provision for outstanding claims	11	9 402
Reinsurers' share	12	298
Change in other technical provisions, net of reinsurance	13	1 013
Bonuses and rebates, net of reinsurance	14	644
Net operating expenses [I.16+17+18-19]	15	13 202
Acquisition costs	16	10 039
Change in deferred acquisition costs	17	14
Administrative expenses	18	7 950
Reinsurance commissions and profit participation	19	4 802
Other technical charges, net of reinsurance	20	19 271
Change in the equalization provision	21	443
Balance on the technical account for non-life insurance business [I.01+06+07-08-13-14-15-20-21]	22	2 400