Introductory notes

This publication contains selected indicators from quarterly statistical form Zdp 3-04. Obliged to report are incorporated businesses whose principal activity classifies them to health insurance companies (CZ-NACE group 75.3).

The legislative framework for the activity of the health insurance companies in the Czech Republic is laid down by ***laws*** *on the Všeobecná zdravotní pojišťovna ČR (VZP ČR; General Health Insurance Company of the CR) and on employees' (branch) health insurance companies. In accordance with these laws, the health insurance companies are bearers of public health insurance for the ensured they register.*

This statistical publication contains ***preliminary data*** *for Q4 2007 and data for the Q4 2006 period, which are roughly at the same level. Highlighted are the indicators "Premiums written", "Costs of health care" and selected indicators of "Assets and liabilities".*

Also included are brief analytical comments characterizing development trends of key indicators on health insurance companies in Q4 2007 in comparison to the corresponding quarter of 2006 and methodological notes on data in the tables.

In interpretation and use of the indicators presented one should bear in mind that due to the date for the submitting and processing of statistical form Zdp 3-04 (by the 27th calendar day following the end of the reference quarter) which comes earlier than the closing date of the reporting units' accounts, the units are allowed, in compliance with methodological notes to the form, to use expert guesses for the reporting of those statistical indicators which are defined with regard to accounting indicators or derived from them. These guesses are then updated using a retro-correction system: the reporting units can submit, together with data for a current quarter, corrections (updates) of estimates for all previous quarters of a current year.

In comparison to 2006, quarterly statistical form Zdp 3-04 for 2007 was adjusted as regards sections 'Assets and liabilities', 'Revenues and creation of funds' and 'Costs and drawing on funds'. Starting from 2007, the data are recorded as totals for public health insurance and other taxable activities. The statistical survey 2007 was extended by payments to insured persons in the section 'Costs of health care' and by received dividends and shares in profit in the section 'Revenues and creation of funds'. Minor adjustments to methodological notes were made.