

**Table 4. Technical account of insur. comp. - Life assurance business (CZK mil.)**

Indicator		nr.	Year 2004
<b>Earned premiums, net of reinsurance [I.02-03-04]</b>		01	<b>42 022</b>
Gross premiums written		02	44 201
Outward reinsurance premiums		03	2 021
Change in the provision for unearned premiums, net of reinsurance		04	158
<b>Investment income [I.06+07+10+11]</b>		05	<b>41 159</b>
Income from participating interests, with a separate indication of that derived from affiliated undertakings		06	103
Income from other investments, with a separate indication of that derived from affiliated undertakings		07	8 610
	Income from land and buildings	08	356
	Income from other investments	09	8 254
Value re-adjustments on investments		10	28
Gains on the realization of investments		11	32 418
<b>Unrealized gains on investments</b>		12	<b>7 062</b>
<b>Other technical income, net of reinsurance</b>		13	<b>557</b>
<b>Claims incurred, net of reinsurance [I.15-16+17-18]</b>		14	<b>23 329</b>
Claims paid, gross amount		15	23 443
Reinsurer' share		16	321
Change in the provision for claims		17	685
Reinsurer' share		18	478
<b>Change in other technical provisions, net of reinsurance [I.20-21+22]</b>		19	<b>13 856</b>
Change in the life assurance provision		20	10 033
Reinsurer' share		21	425
Change in the other technical provisions, net of reinsurance		22	4 248
<b>Bonuses and rebates, net of reinsurance</b>		23	<b>89</b>
<b>Net operating expenses [I.25+26+27-28]</b>		24	<b>9 868</b>
Acquisition costs		25	6 013
Change in deferred acquisition costs		26	30
Administrative expenses		27	4 240
Reinsurance commissions and profit participation		28	414
<b>Investment charges [I.30+31+32]</b>		29	<b>33 647</b>
Investment management charges, incl. Interest		30	1 820
Value adjustments on investments		31	14
Losses on the realization of investments		32	31 813
<b>Unrealized losses on investments</b>		33	<b>2 949</b>
<b>Other technical charges, net of reinsurance</b>		34	<b>897</b>
<b>Allocated investment return transferred to the non-technical account</b>		35	<b>528</b>
<b>Balance on the technical account - life assurance business [I.01+05+12+13-14-19-23-24-29-33-34-35]</b>		36	<b>5 638</b>