



**PZU SA**

# **HANDLING CLAIMS AFTER THE ENLARGMENT OF THE EUROPEAN UNION**

*POLISH MOTOR AND INSURANCE MARKET  
OVERVIEW*

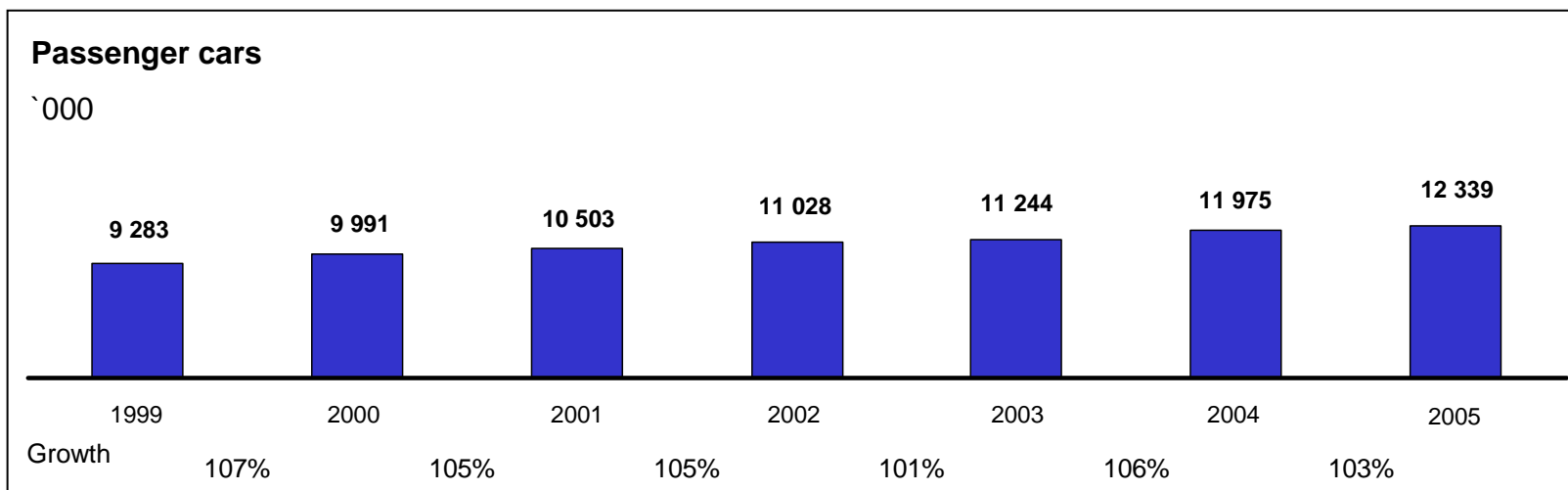
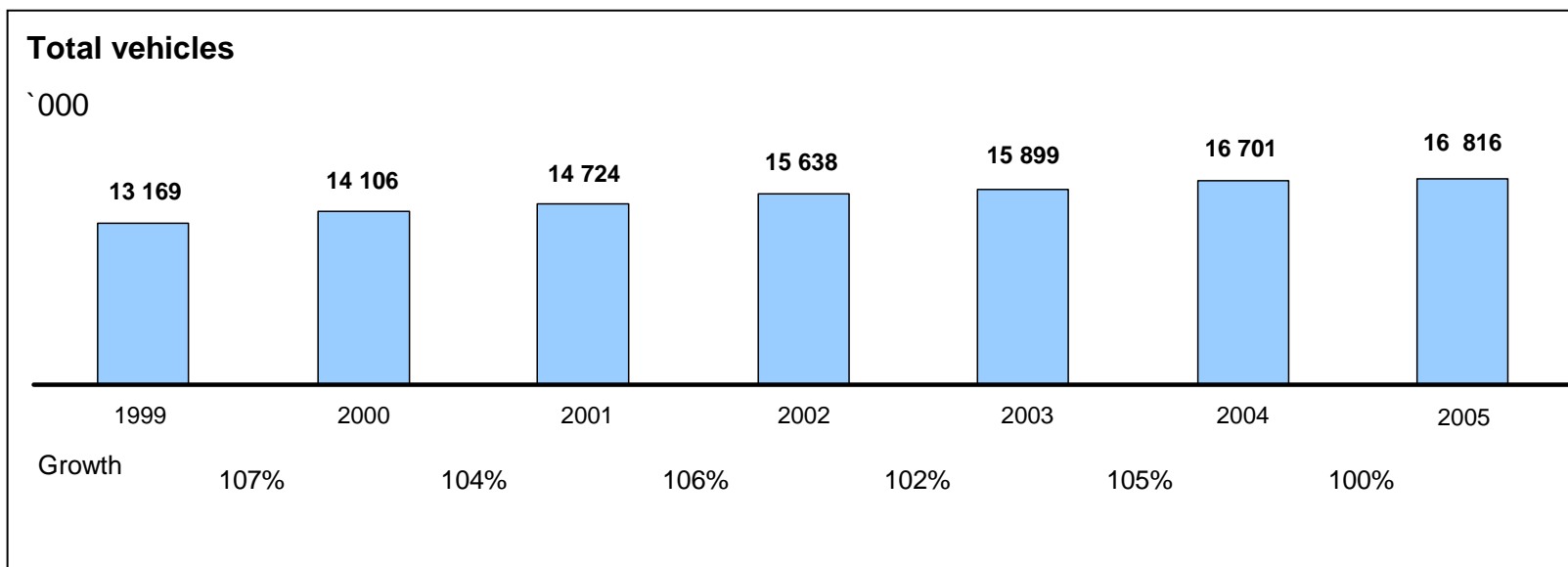
**7th International Conference  
InterEurope AG European Law Service**

Warsaw, June 14th 2007

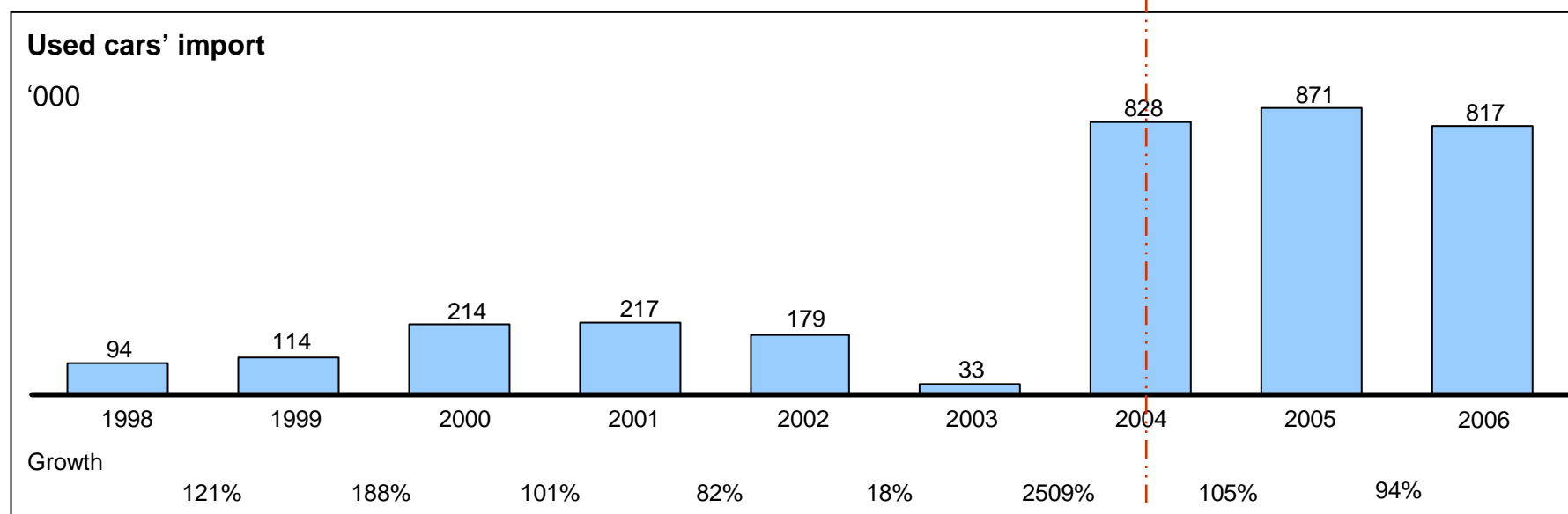
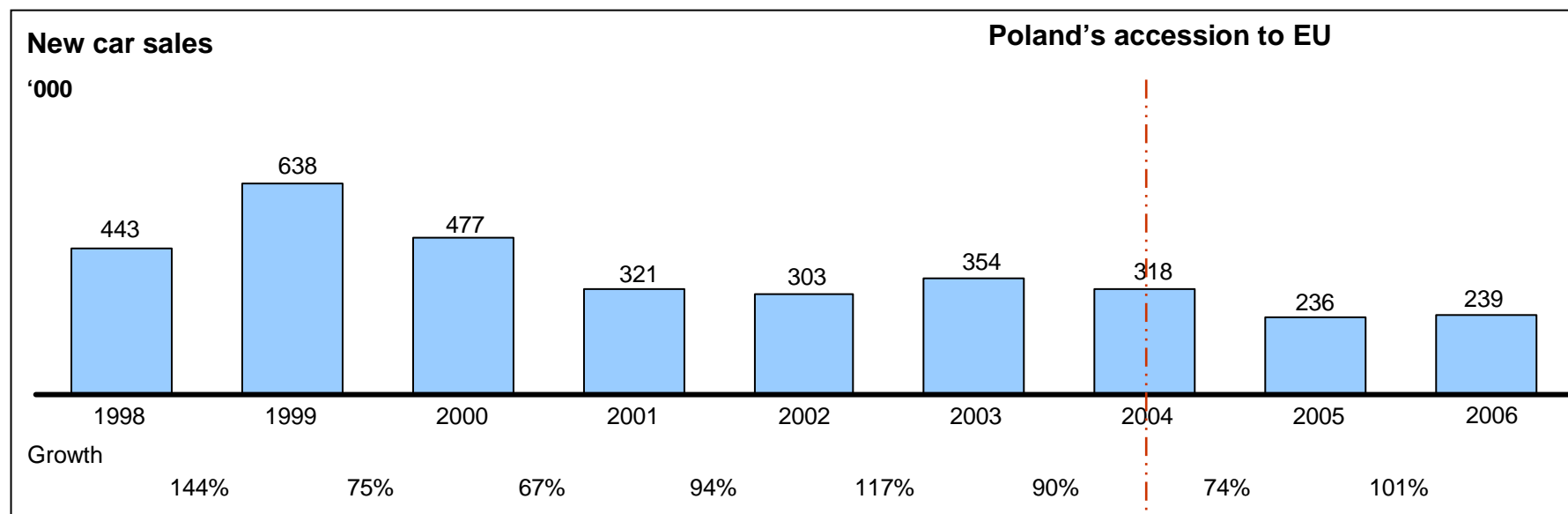
## GOAL OF THE PRESENTATION

To present the latest developments of the Polish motor and insurance market and major development in claims handling

# POLISH MOTOR MARKET DEVELOPMENT – NUMBER OF REGISTERED VEHICLES, 1999 - 2006



# NEW AND USED CAR MARKET AFTER THE EU ACCESSION



# AGE STRUCTURE OF IMPORTED CARS

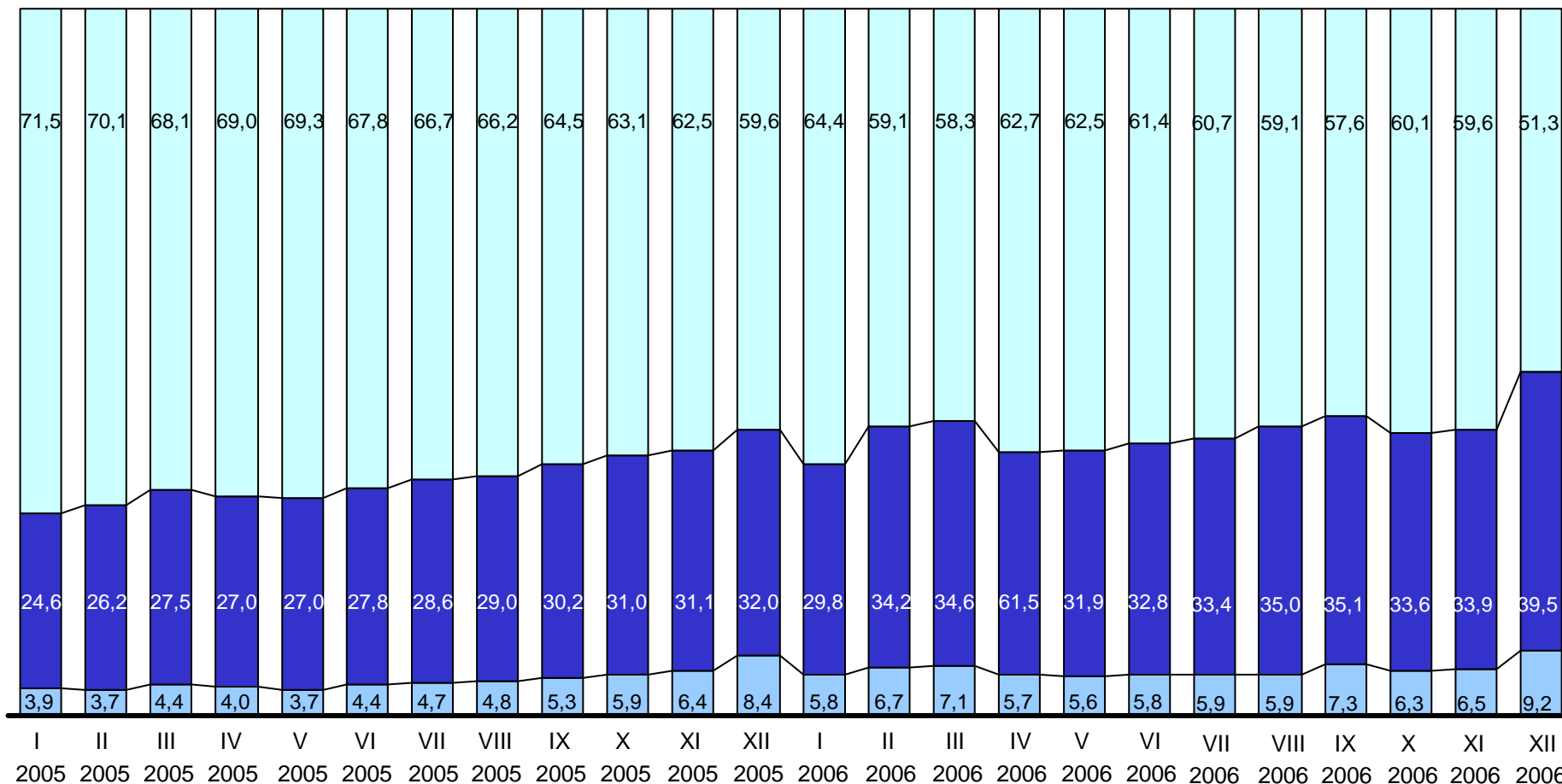
Percent

Car age

< 4 y

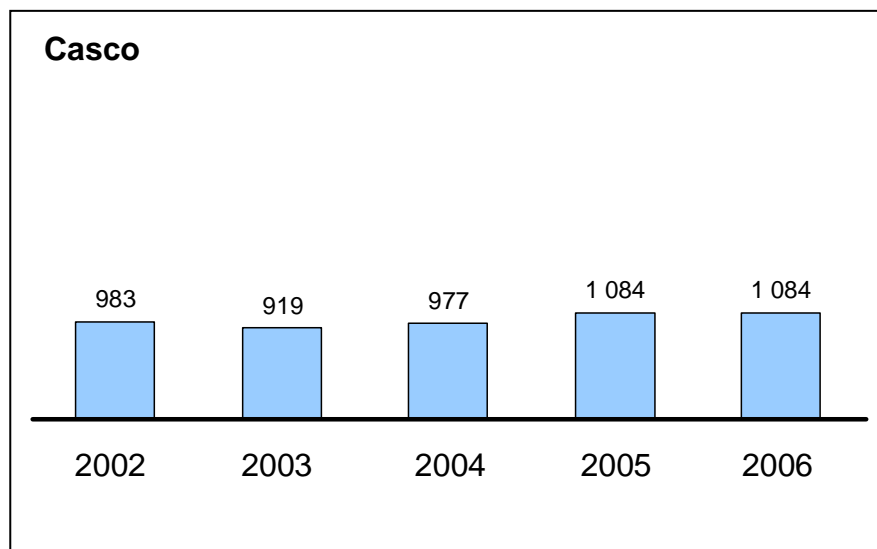
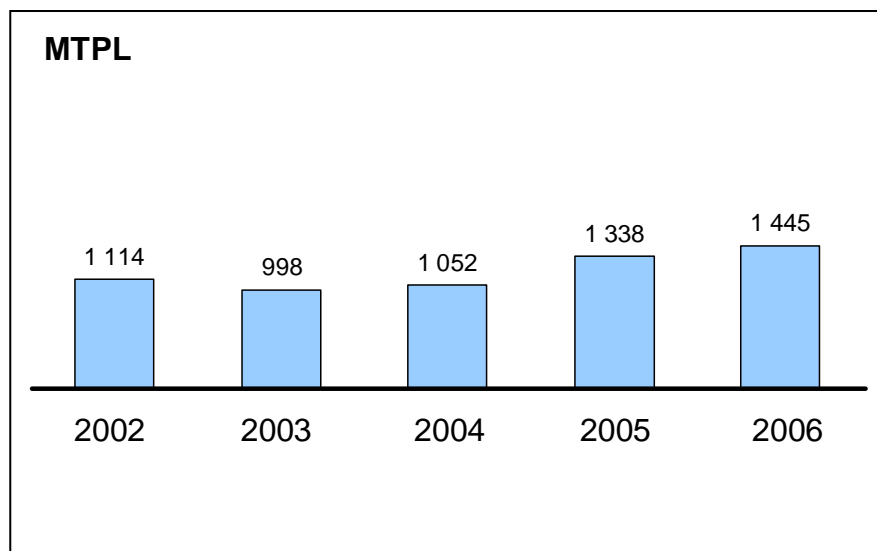
4 – 10 y

> 10 y

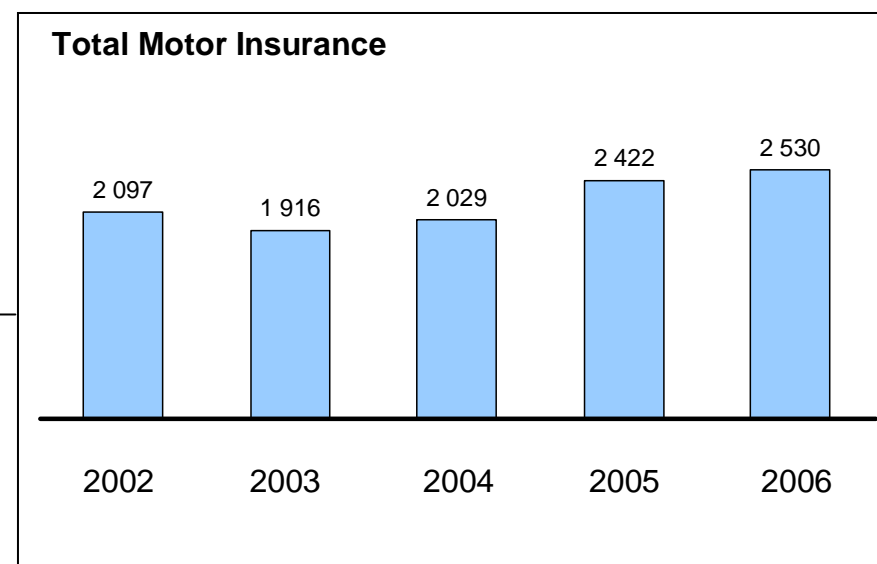


# PREMIUM INCOME IN MOTOR INSURANCE

EUR million

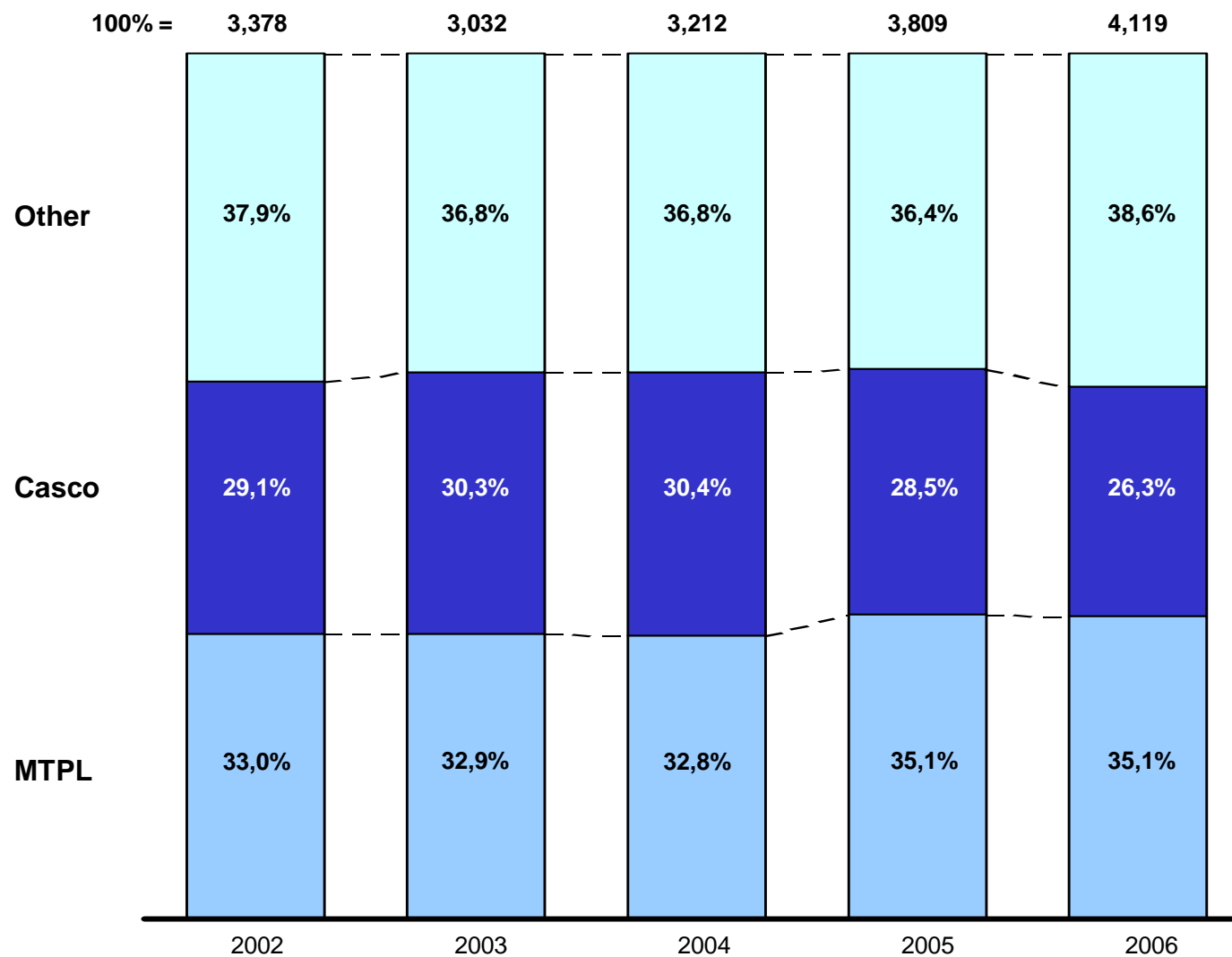


+

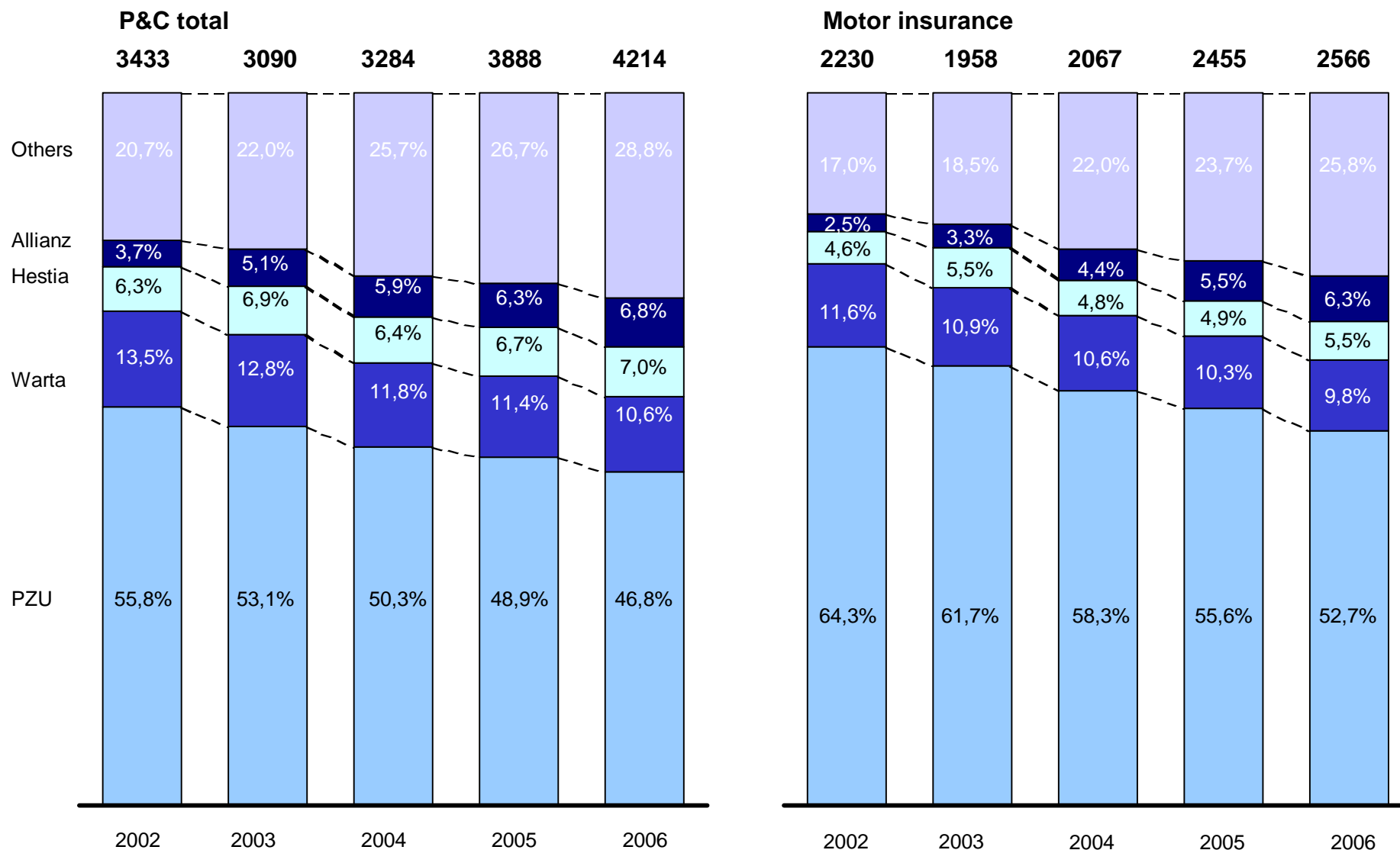


# SHARE STRUCTURE OF MOTOR INSURANCE

EUR million, percent



# MARKET SHARES IN P&C MARKET (% PREMIUM)\*

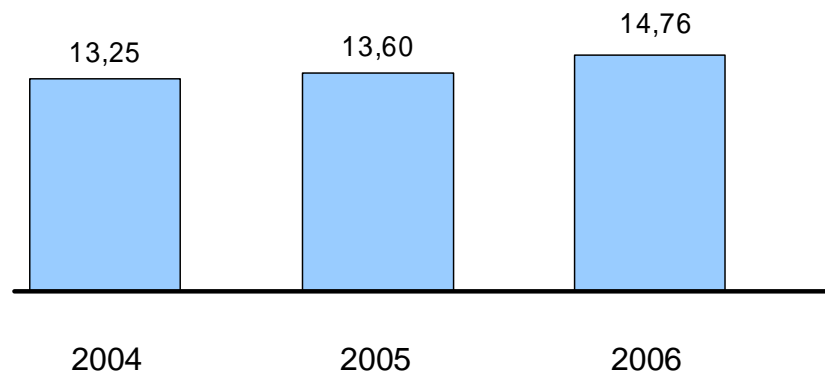


\*Direct & reinsurance business

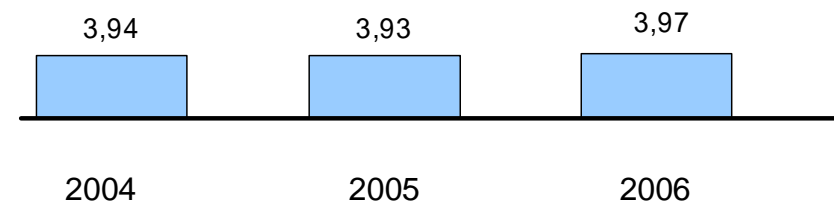
# NUMBER OF POLICIES MTPL AND CAR COMPREHENSIVE

Million

MTPL



Casco



# CLAIMS FREQUENCY



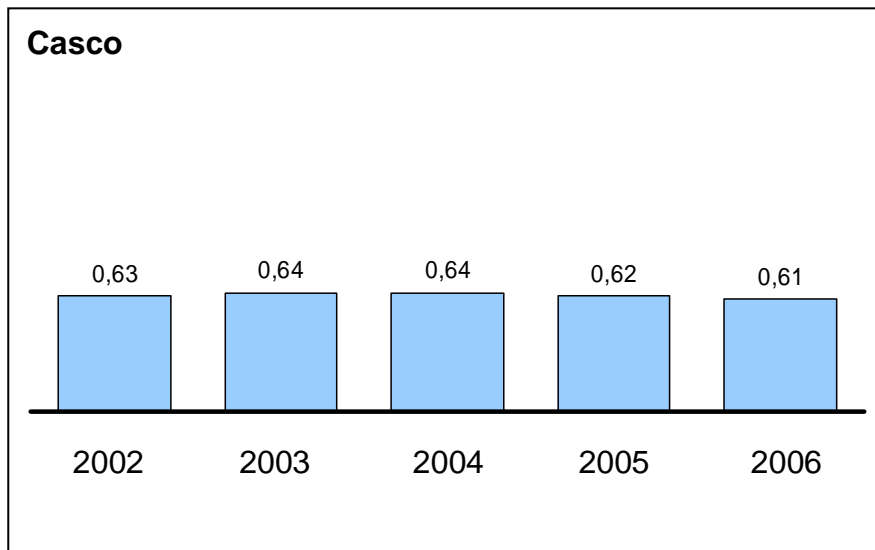
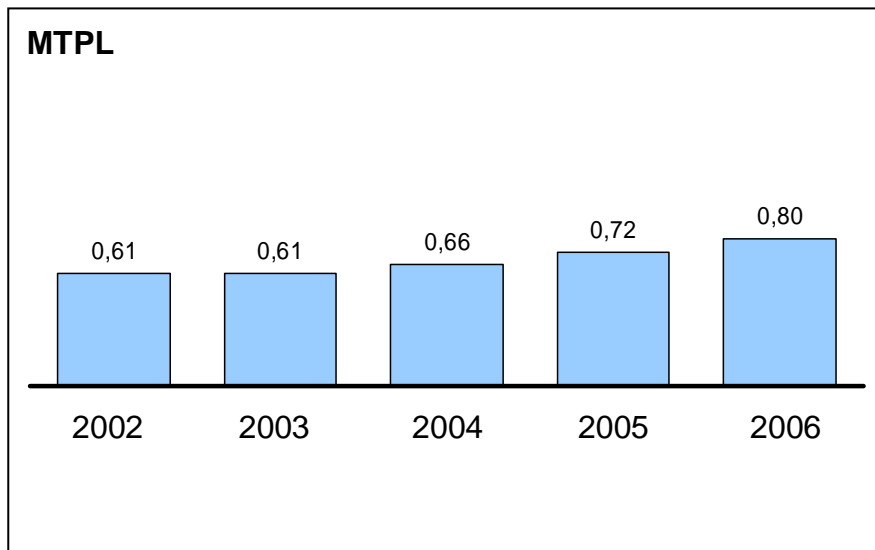
Year	MTPL	MTPL	Non-Comp
2000		7,8%	8,8%
2001	4,0%	7,5%	8,5%
2002	4,0%	7,2%	7,9%
2003	3,7%	6,9%	8,0%
2004	4,0%	6,7%	8,0%

Year	Casco	Full Casco	Comp
2000		16,1%	18,1%
2001	15,5%	15,3%	18,3%
2002	16,4%	16,4%	17,8%
2003	16,8%	15,7%	17,7%
2004	16,7%	15,2%	17,7%

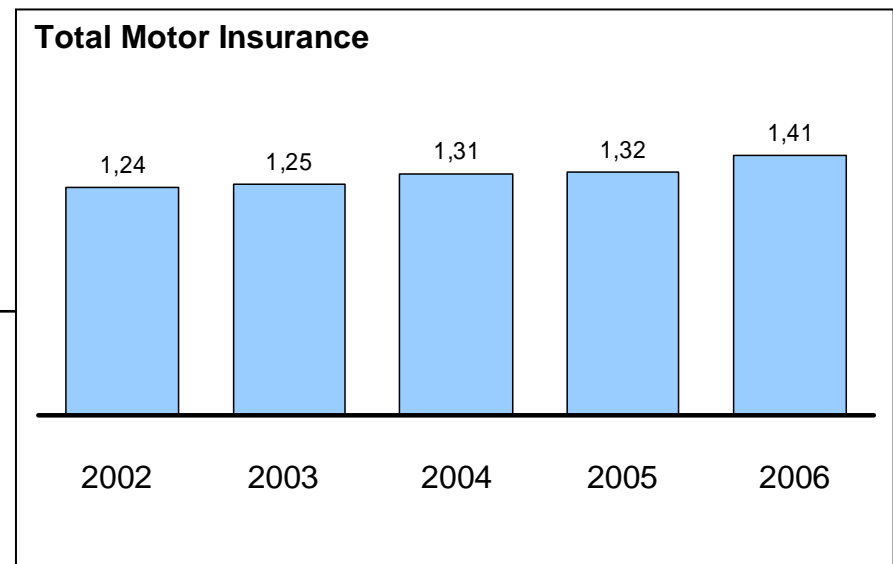
Year	Total	Total	Total
2000		17,0%	16,7%
2001	7,9%	16,1%	16,8%
2002	8,0%	16,7%	16,2%
2003	7,6%	16,0%	16,2%
2004	7,8%	15,5%	16,2%

# NUMBER OF CLAIMS IN MOTOR INSURANCE

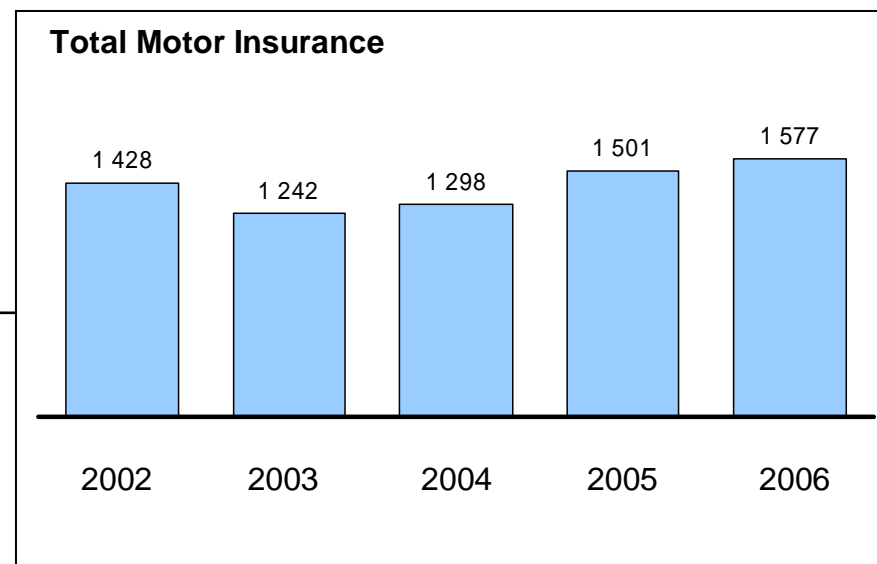
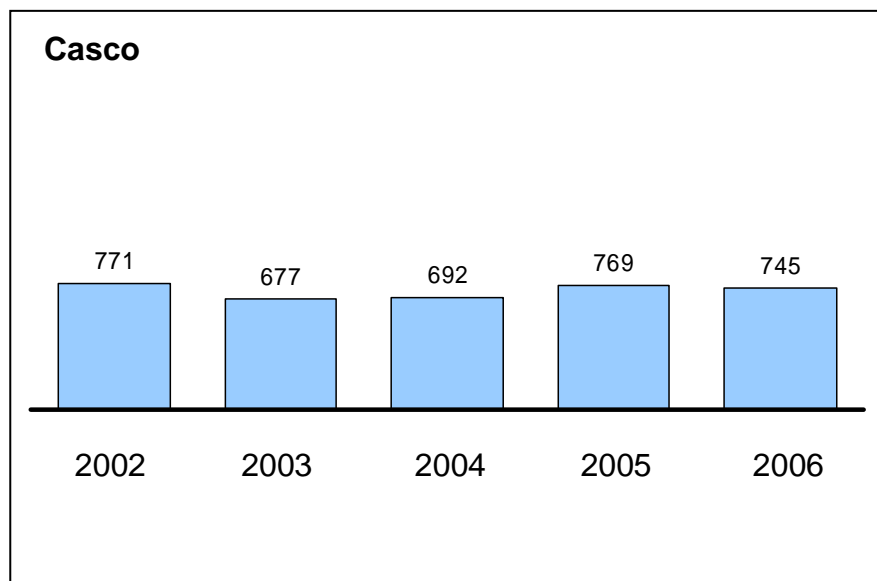
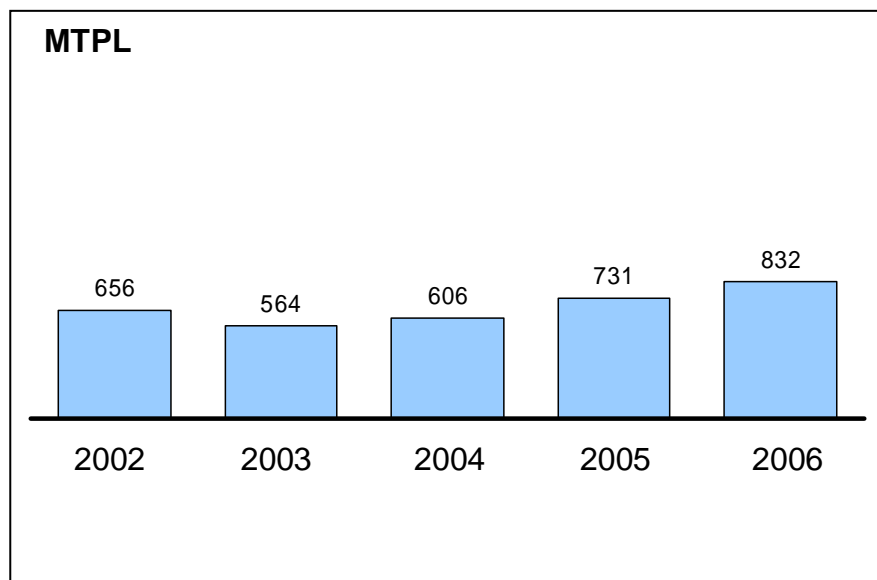
Million



+

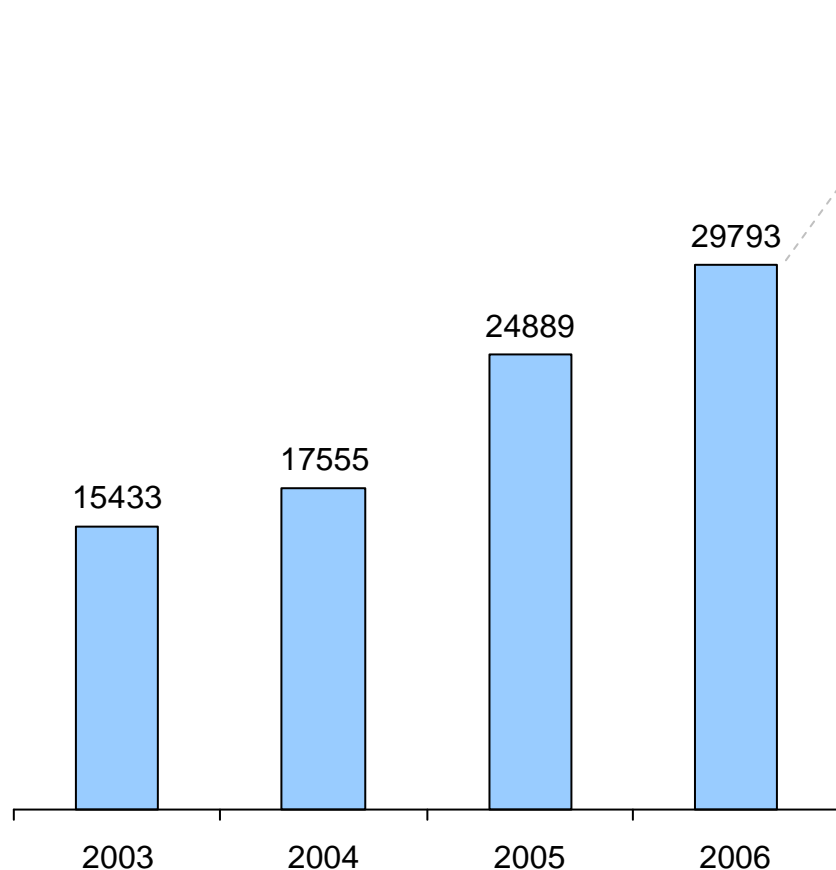


# VALUE OF CLAIMS (EUR MILLION)

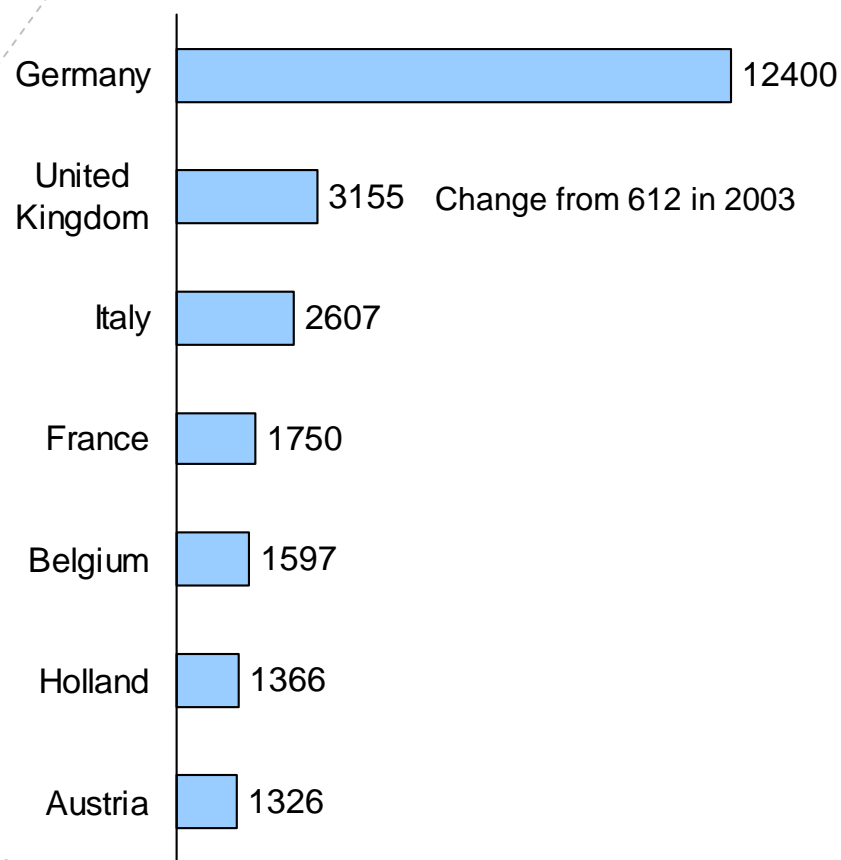


# ACCIDENTS CAUSED ABROAD BY POLES

Total

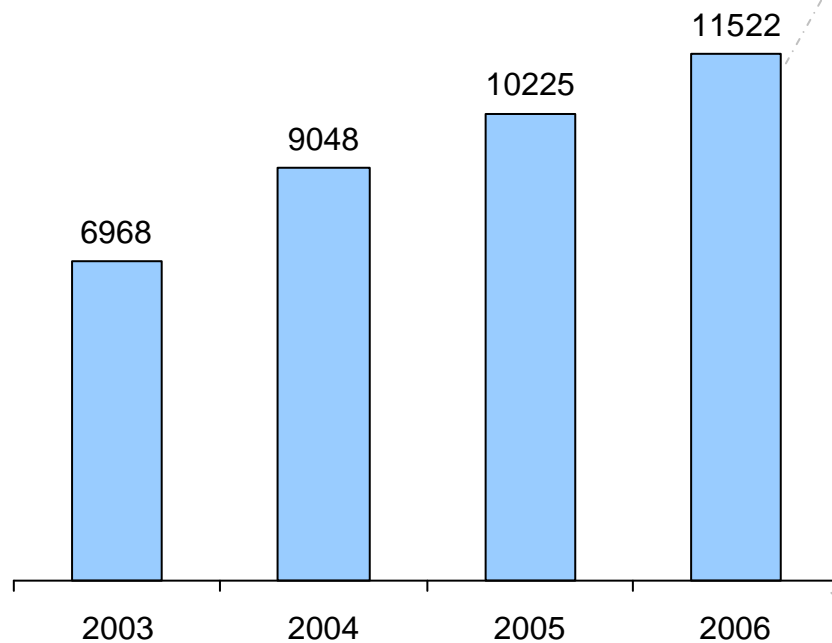


By country



# ACCIDENTS CAUSED IN POLAND BY FOREIGNERS

Total



By country

