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 2011 and data for the Q4 2010 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 2011 in comparison to the corresponding quarter of 2010 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 2010 **no changes** were made in quarterly statistical form Zdp 3-04 for 2011 as regards the manner of reporting. Like in 2010 data in these sections are recorded as totals for public health insurance and other taxable activities.

In the statistical survey 2011 like in 2010 the indicators of Assets and liabilities, costs of health care, increases and decreases of intangible and tangible fixed assets, revenues from public health insurance premiums including fixtures, costs and revenues are monitored.

In comparison to 2011 no changes were made in statistical quarterly survey Zdp 3-04 for 2011.