

## **Introduction**

The publication contains the results of processing of annual statistical questionnaires Poj 5a-01 (for insurance and reinsurance companies) and Poj 5b-01 (for pension funds) and accounting statements of insurance companies for year 2008 as well. It contains the data on employees and wages, selected financial management indicators, selected items of assets and liabilities, tangible and intangible fixed assets, information about gross premiums written and gross claims incurred, provisions, complementary indicators on supplementary pension insurance.

Regardless of the number on their employees, all the businesses incorporated in the business register with insurance, reinsurance and pension funding as the principal activity are obliged to fill in the questionnaire Poj 5a-01 (CZ-NACE 65.11, CZ-NACE 65.12 or CZ-NACE 65.20). Insurance and reinsurance companies keep books in accordance with Decree No. 502/2002 Coll., as amended.

Regardless of the number of their employees, all the businesses incorporated in the business register with insurance, reinsurance and pension funding as the principal activity are obliged to fill in the questionnaire Poj 5b-01 (CZ-NACE 65.30). Pension funds keep books in accordance with Decree No. 501/2002 Coll., as amended.

It has to be considered that in content consistent indicators could slightly differ, when comparing the data included in this publication with the data from the publication "Economic results of Financial Intermediation for the Fourth Quarter of 2008" where the results from the quarterly statistical questionnaires Poj 3a-04 and Poj 3b-04 are published. Considering that the questionnaires Poj 3a-04 and Poj 3b-04 are returned and processed before the quarterly accounting is closed, the qualified estimates could be used in accordance with the methodological instructions from these publications by the businesses. In annual statistical questionnaires the majority of indicators are drawn from the accounting documents, which are already available during the returning of these questionnaires.

## **Notes on the tables**

The indicators on insurance companies and pension funds are listed in Tables 1 to 14 and 15 to 24, respectively.

In this publication, the following symbols are used:

- "–" – not available,
- "0" – zero or negligible,
- "." – confidential,
- "x" – can not be displayed for logical reasons.

The concept of **natural person** includes individuals (citizens) and self-employed persons (entrepreneurs, traders, free professions), not incorporated in the business register. The contents of the indicators presented in the tables mostly correspond to the names of accounts or account groups according to the chart of accounts for insurance and reinsurance companies and pension funds.