

2021

Insurance in Cyprus

Directory & Statistical Information



ΣΥΝΔΕΣΜΟΣ ΑΣΦΑΛΙΣΤΙΚΩΝ ΕΤΑΙΡΕΙΩΝ ΚΥΠΡΟΥ
INSURANCE ASSOCIATION OF CYPRUS

Contents

Foreword	4	5.1 Overview	28
The Insurance Market In Cyprus: Key Figures 2021	7	5.3 Labour Market	29
1.1 Insurance companies operating in Cyprus	8	The People behind the IAC	31
1.2 Gross premium written income	9	Board of Directors 2021	32
1.3 Claims / Benefits	10	IAC Committees And Chairpersons	32
1.4 The importance of Insurance in Cyprus	11	Our team	32
Life Insurance Business	13	Member Companies	33
2.1 Gross premiums	14	List of Insurance Companies & Other Bodies	39
2.2 Benefits Paid	14	List of Insurance/Reinsurance Undertakings operating in or from Cyprus	40
2.4 Total New Business (Individual)	15	Appendices	43
2.3 Technical Reserves	15	Total Gross Premiums Written in 2021 by Class of Business	44
2.5 Life Technical Results 2021	17	Total Gross Premiums Written by Company	45
Non-Life Insurance Business	19	Total Non - Life Gross Premiums Written by Company	46
3.1 Gross Premiums Written	20	Total Life Gross Premiums Written by Company	47
3.2 Claims	21	Motor Gross Premiums Written by Company	48
3.3 Non - Life Technical Results	21	Allocation of premiums by the Cyprus hire risks pool	49
3.4 Key Financial Indicators	22	Accident & Health Gross Premiums Written by Company	51
Individual Classes of Non-Life Insurance	23	Liability Gross Premiums Written by Company	52
4.1 Motor Vehicle Insurance Business	24	Marine, Aviation, Transport Gross Premiums Written by Company	53
4.2 Fire And Other Damage To Property Insurance Business	25	Credit & Suretyship Gross Premiums Written by Company	54
4.3 Accident & Health Insurance Business	25	Other Business Gross Premiums Written	55
Cyprus Economy in 2021	27	Total International Gross Premiums Written	56
5.2 Inflation	28		



Foreword

Evangelos Anastasiades

Chairman of the IAC



In 2021, we came up against complex and multi-layered challenges. The pandemic shocks continued to test the country's economic activity, which entered a deep recession of 5.5% of GDP. At the same time, inflationary pressures had a significant impact on the purchasing power of consumers, who also experienced the consequent rise in the prices of fuel and building materials.

In this uncertain economic environment, the insurance industry has once again proved to be well shielded, recording a 4.9% increase in total gross premiums compared to 2020, reaching the amount of €962 million.

Specifically, the life insurance sector recorded a significant growth rate of 9.6%, amounting to €450 million compared to €410 million in 2020. The non-life insurance sector increased marginally by 1%, reaching €512 million compared to €507 million in 2020, mainly due to a decline in the accident and health insurance market.

The important contribution of the Insurance Industry to the country's economic activity is clearly reflected in the numbers. Our industry is perhaps the largest institutional investor in Cyprus, with more than €2.9 billion of invested capital in Cyprus and abroad. It also represents 4.1% of the country's GDP, paying out considerable amounts to citizens and businesses in the form of claims and benefits. In fact, in 2021, insurers paid nearly €430 million in claims and benefits, which was indeed a real lifesaver in such adverse economic conditions.

Thanks to our resilience, we are moving forward safely into the future, keeping pace with international trends in the industry while growing on multiple levels. In this context, the Insurance Industry is constantly investing in digital transformation, as well as in the training and specialization of its executives, in order to improve its customer service by adding more channels and provide optimised personalised services and innovative insurance products. Furthermore, by digitalising its operations, the industry can save resources and create a positive environmental footprint.

At the same time, our industry remains competitive in Life and Health premiums, even after the implementation of the General Healthcare System (GHS), while implementing several upcoming changes resulting from the transition to the IFRS 17 standard. At the same time, it adapts to the new circumstances and creates new products that meet the demands of modern customers, such as the coverages for motor and cyber insurance.

Our perennial goal remains the strengthening and promotion of the institution of insurance, in a professional manner and in full awareness of the difficult challenges that lie ahead.

December 2022





The Insurance Market In Cyprus: Key Figures 2021

1.1 Insurance companies operating in Cyprus

As of December 31 2021, the number of insurance / reinsurance undertakings transacting business in Cyprus was as follows:

- 32 Insurance/Reinsurance Undertakings operating in or from Cyprus, licenced under article 14 of the Insurance and Reinsurance Services and Other Related Issues Laws of 2016-2017.
- 7 European Insurance/Reinsurance undertakings operating in the Republic of Cyprus under the freedom of establishment (FOE).
- 458 European Insurance/Reinsurance undertakings operating in the Republic of Cyprus under the freedom to provide services (FOS).

Life premiums in 2021 were shared among eleven insurance companies with the three largest companies controlling 68% of total life premiums and the top five ones accounting jointly for 81% of the market.

Total non - life premiums were shared among 26 companies (including life companies licensed to transact accident business). The top three insurers controlled 30% of total non-life premium income and the top five ones about 44%.

Source: Insurance Companies Control Service - Ministry of Finance

Number of insurance companies

	2020	2021
Life	10	10
Composite	2	2
Non - life	26	26
Total	38	38

Market penetration by top five Life Insurance Companies - 2021

	PREMIUMS (Euro mn)	MARKET SHARE
EUROLIFE	128.6	28.6%
CNP CYPRIALIFE	111.6	24.8%
UNIVERSAL	64.8	14.4%
METLIFE	31.8	7.1%
HELLENIC	26.8	6.0%

Market penetration by top five Non Life Insurance Companies - 2021

	PREMIUMS (Euro mn)	MARKET SHARE
CNP ASFALISTIKI	58.9	11.5%
GENERAL INS. CYP	53.3	10.4%
UNIVERSAL	39.9	7.8%
TRUST	38.7	7.6%
PANCYPRIAN	37.0	7.2%

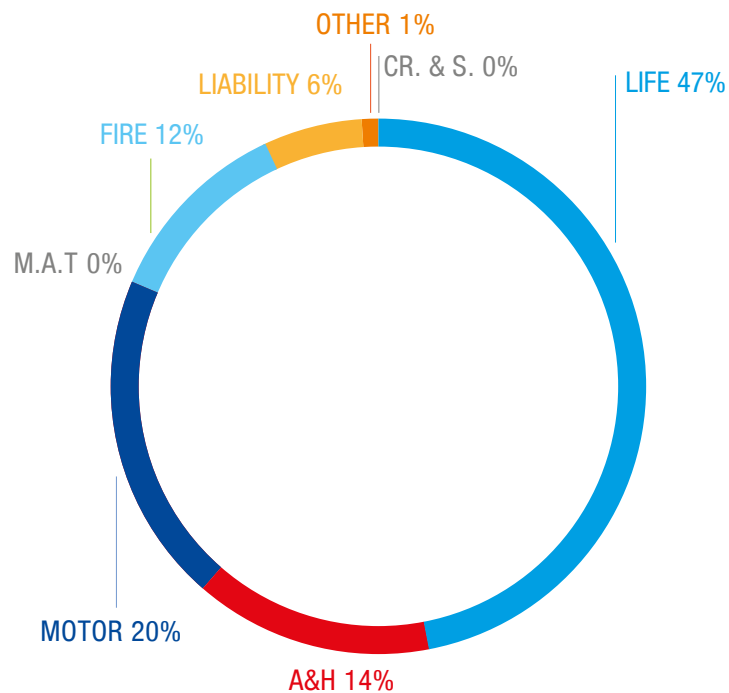
1.2 Gross premium written income

Total gross premiums increased by 4.9%, from €917 mn in 2020 to €962 mn in 2021.

In the non-life insurance sector gross premiums written increased by 1.1% to €512 mn, from €507 mn in 2020.

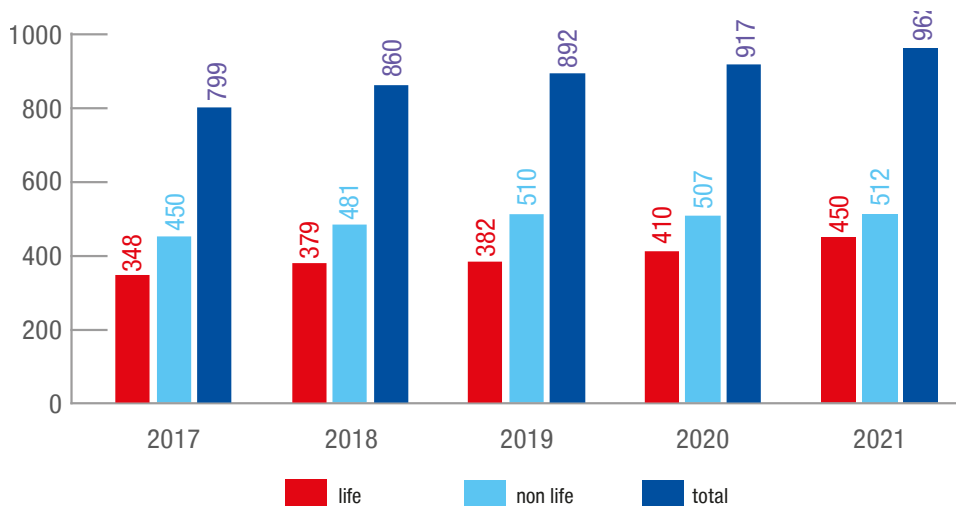
In the life insurance sector, total gross premiums written increased by 9.6% to €449 mn from €410 mn in 2020.

Gross premiums written by class (%) - 2021



Gross premiums written

Euro million

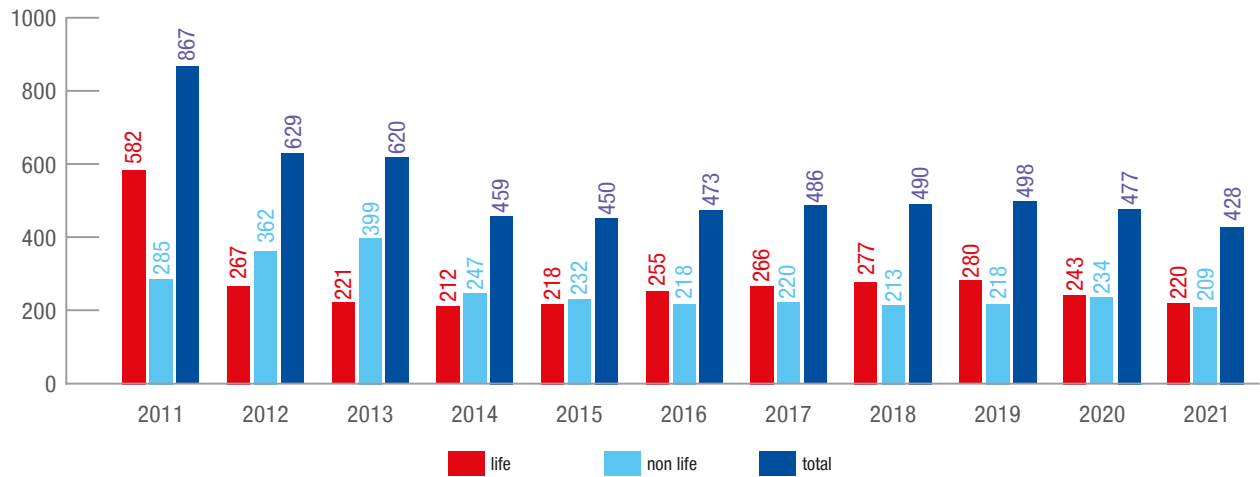


1.3 Claims / Benefits

In 2021, the total incurred claims decreased from €477 mn in 2020 to €429 mn, a 10% decrease year on year. Of the total claims, €220 mn were related to non-life business, a -10% decrease compared to 2020 and €209 mn to life business (11% decrease compared to 2020).

Gross claims incurred

Euro million



1.4 The importance of Insurance in Cyprus

This section seeks to facilitate the measurement of the financial impact of insurance activity. The indicators used are Premiums/GDP and the Insurance Density (premiums per capita).

Insurance premiums to GDP

YEARS	2017	2018	2019	2019	2021
GDP - At volume measures (Euro mn)	20,245	21,613	23,010	21,618	23,437
% increase over previous year	7.0%	6.8%	6.5%	-6.0%	8.4%
Life premiums (Euro mn)	348	379	382	410	450
% increase over previous year	8.2%	8.8%	0.7%	7.5%	9.6%
Ratio of Life to GDP	1.7%	1.8%	1.7%	1.9%	1.9%
Non - life premiums (Euro mn)	450	481	510	507	512
% increase over previous year	0.4%	6.9%	6.0%	-0.7%	1.1%
Ratio of Non - life to GDP	2.2%	2.2%	2.2%	2.3%	2.2%
Total premiums (Euro mn)	799	860	892	917	962
% increase over previous year	0.7%	7.7%	3.7%	2.8%	4.9%
Ratio of Total to GDP	3.9%	4.0%	3.9%	4.2%	4.1%

Source : Statistical Service of Cyprus (CYSTAT)

Insurance premiums per capita

YEARS	2017	2018	2019	2020	2021
Population (gov. controlled areas)	859,519	870,067	880,398	888,005	918,100
Life premiums (Euro mn)	348	379	382	410	450
Life premiums per capita	400	430	430	447	490
Non - life premiums (Euro mn)	450.4	481.4	510.4	507	512
Non - life premiums per capita	524	553	580	571	558
Total premiums (Euro mn)	798.8	860	892	917	962
Total premiums per capita	929	989	1013	1033	1048

Source : Statistical Service of Cyprus (CYSTAT) - Preliminary results of the census of Population and Housing 2021



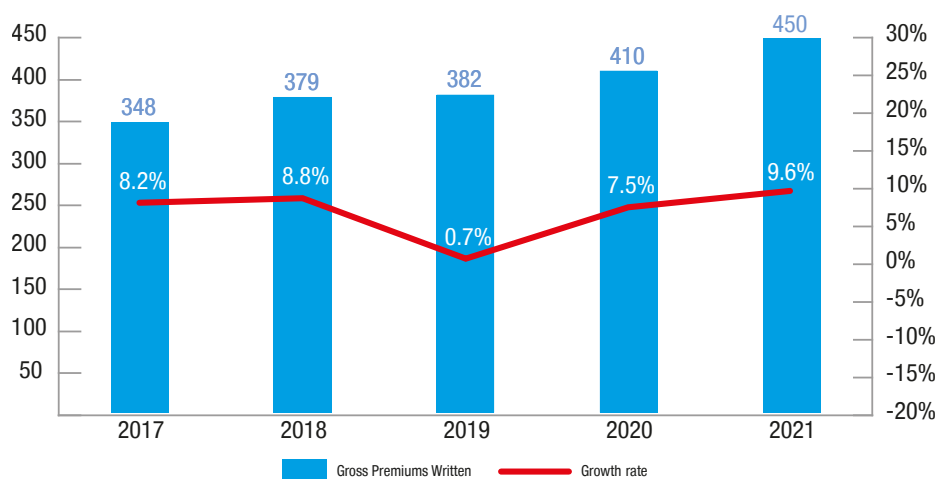


2.1 Gross premiums

Life Premiums amounted in 2021 to €449 mn, registering a 9.6% increase in nominal terms.

Gross Premiums

Euro million



2.2 Benefits Paid

In 2021, the Cyprus insurance industry paid out €209 mn. Payouts decreased by 11% from previous year.

Benefits paid 2017 - 2021

Euro thousands

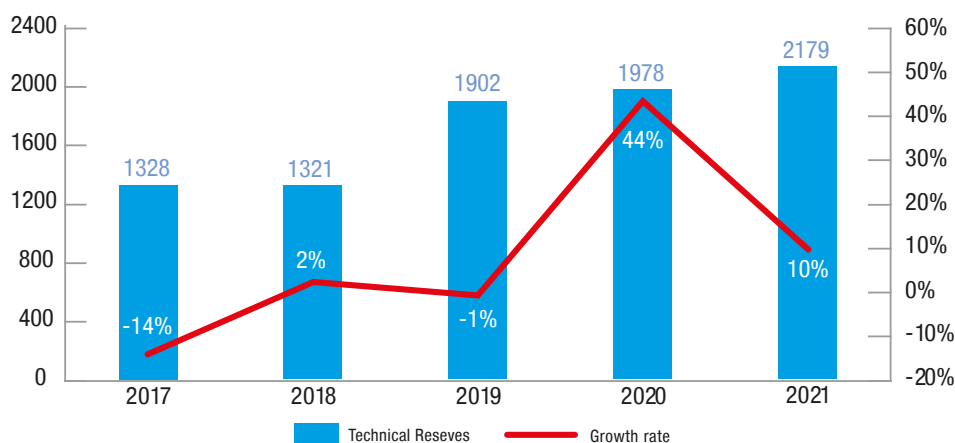
	2017	2018	2019	2020	2021
Death Benefits	44,117	45,742	33,229	34,891	38,286
Disability & Others	24,199	25,266	22,330	15,336	15,089
Maturities/Expiries	40,393	37,986	38,621	44,231	37,966
Surrenders	111,637	104,023	123,448	139,985	117,301
Total	220,346	213,017	217,629	234,442	208,642

2.3 Technical Reserves

Technical Reserves established by life insurers to cover their obligations to policy holders increased by 10% to €2,179 mn compared to €1,978 mn in 2020.

Technical Reserves

Euro million



2.4 Total New Business (Individual)

Total New Business shows the moderate growth of life insurance business in Cyprus.

The Analysis of New Business (Individuals) reveals that the total number of policy contracts increased by 33% in 2021. Overall total gross written premiums in New Business reached €107,4 mn, registering a 17.1% increase in 2021.

Total New Business (Individual)

Euro thousands

	2017	2018	2019	2020	2021
Number of Policies:	25,183	26,444	30,658	28,675	38,127
Unit Linked	17,334	18,490	20,222	21,050	25,303
Other Life	7,239	7,151	9,674	6,859	11,788
Single Premium	610	803	762	766	1,036
Premiums (Euro thousands):	63,095	74,210	81,261	91,704	107,359
Unit Linked	33,069	37,269	43,846	48,972	57,014
Other Life	5,937	5,757	7,187	5,858	6,711
Single Premium	24,089	31,184	30,228	36,874	43,634

Claims 2021

Euro thousands

	DEATHS		MATURITIES	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	0	0	0	0
ALTIUS	60	4,962	31	830
ETHNIKI	3	239	37	393
EUROLIFE	126	10,524	272	6,497
PRIME	15	869	89	813
CYPRIALIFE	70	5,185	720	10,502
HELLENIC	197	10,993	17	201
METLIFE	72	3,324	327	8,339
MINERVA	2	86	6	308
UNIVERSAL	74	2,071	690	10,084
ANCORIA	5	32	0	0
TOTAL	624	38,286	2,189	37,966

Claims 2021

Euro thousands

	OTHER INSURED EVENTS		SURRENDERS	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	0	0	-92	-12
ALTIUS	811	1,164	160	2,269
ETHNIKI	222	176	512	3,299
EUROLIFE	120	1,872	628	35,806
PRIME	1,859	2,780	1,098	7,005
CYPRIALIFE	1,115	7,237	2,259	32,504
HELLENIC	8	914	171	1,045
METLIFE	22	-50	648	8,862
MINERVA	16	10	23	120
UNIVERSAL	34	986	1,927	19,407
ANCORIA	0	0	1,610	6,997
TOTAL	4,207	15,089	8,944	117,301

2.5 Life Technical Results 2021

The Life Technical Account 2021

Euro thousands

PREMIUMS		
Gross Premiums Earned	443,476	
Reinsurance Premiums	51,790	
Net Premiums	391,686	
Investment Income	6,996	
Increase in the value of Life assets	-7,302	391,379
CLAIMS		
Gross Claims incurred	200,836	
Claims recoverable from reinsurers	24,375	
Net Claims Incurred	176,462	
EXPENSES		
Commissions - Acquisition	34,901	
Commissions - Renewal	17,497	
Management expenses - Acquisition	22,345	
Management expenses - Renewal	28,111	
Other Admin/Management Expenses	0	
Commission recoverable from reinsurers	8,614	
Net Administration/Management Expenses and Commissions	94,240	270,702
LIFE RESERVES		
Increase in reserves		93,796
Other Income	3,485	
Other Expenditure	1,549	
Taxation	6,504	
Profits before tax		28,818





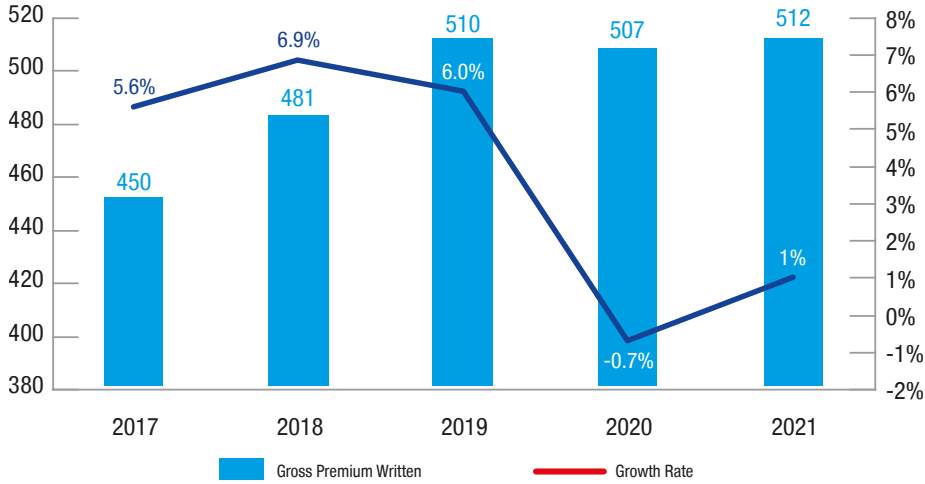
Non-Life Insurance Business

3.1 Gross Premiums Written

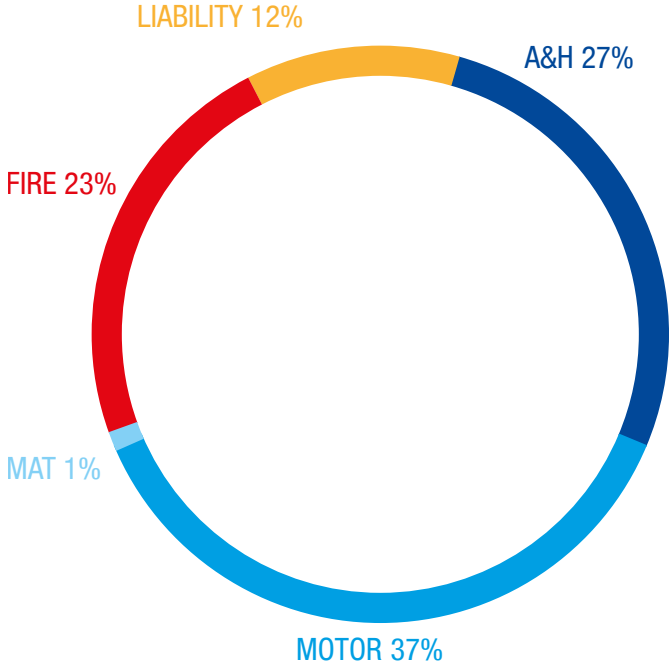
In 2021, the total non-life gross premiums written amounted to €512 mn compared to €507 mn in 2020. Total Non-life income registered 1,1% increase in nominal terms. In terms of relative size, non-life premiums represented 53% of the total (Life and Non-life) business.

Gross Premiums Written

Euro million



Gross premiums written by class (%) - 2021

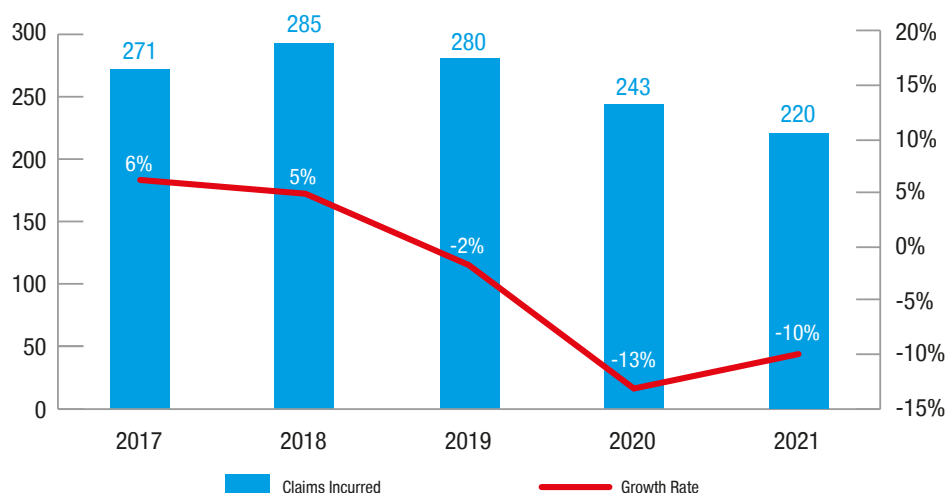


3.2 Claims

The gross incurred claim cost for 2021 amounted to €220 mn a 9.6% decrease compared to 2020.

Gross Claims Incurred

Euro million



3.3 Non - Life Technical Results

The technical accounts as well as the number of key ratios are used to assess the efficiency and profitability of the non – life insurance markets in 2021. Non-life insurers reported underwriting results of €66 mn.

The Non-Life Technical Account 2021

Euro thousands

TOTAL	A. & H.	MOTOR	M.A.T.	FIRE	LIABILITY	CREDIT	OTHER	TOTAL
Premiums								
Gross premiums written	136,616	189,365	3,272	115,173	60,002	155	7,825	512,408
Gross premiums earned	137,107	183,600	3,233	112,663	55,185	157	7,062	499,006
Reinsurance premiums	53,952	15,445	1,360	67,705	15,473	81	5,761	159,776
Net premiums written	82,664	173,920	1,912	47,469	44,529	73	2,065	352,632
Net premiums earned	82,970	168,807	1,946	46,280	41,612	77	1,857	343,550
Claims								
Gross Claims incurred	63,513	118,955	345	20,474	15,291	-41	1,085	219,622
Net Claims Incurred	39,124	113,986	133	12,397	12,101	-30	-666	177,046
Expenses								
Operating Expenses	10,133	25,146	495	10,874	6,536	54	484	53,723
Commission Payable & Acquisition costs	3,492	49,427	626	22,470	10,754	47	2,063	108,879
Total Expenses	33,625	74,574	1,121	33,345	17,291	100	2,547	162,602
Reinsurance Commissions recoverable	16,996	1,592	445	18,459	2,043	28	792	40,356
Policy Fees	1,282	13,976	81	4,872	1,230	2	67	21,510
Technical Results	28,499	-4,184	1,217	23,869	15,493	36	835	65,767

3.4 Key Financial Indicators

Claims Ratio (gross)

(gross incurred claims)/(gross premiums earned)

CLASS	2020	2021
Accident & Health	52.8%	46.3%
Motor	65.6%	64.8%
M.A.T	32.8%	10.7%
Fire	21.1%	18.2%
Liability	38.1%	27.7%
Credit & Suretyship	-8.1%	-26.3%
Other	15.8%	15.4%
Total	48.4%	44.0%

Claims Ratio (net)

(net incurred claims)/(net premiums earned)

CLASS	2020	2021
Accident & Health	55.5%	47.2%
Motor	65.6%	67.5%
M.A.T	48.3%	6.8%
Fire	29.5%	26.8%
Liability	48.7%	29.1%
Credit & Suretyship	-17.7%	-38.6%
Other	100.9%	-35.8%
Total Non - Life	56.9%	51.5%

Gross Expense Ratio

(operating expenses)/(gross premiums earned)

CLASS	2020	2021
Accident & Health	6.7%	7.4%
Motor	13.3%	13.7%
M.A.T	16.1%	15.3%
Fire	8.4%	9.7%
Liability	12.1%	11.8%
Credit & Suretyship	43.0%	34.3%
Other	10.8%	6.9%
Total Non - Life	10.1%	10.8%

Net Expense Ratio

(operating expenses)/(net premiums earned)

CLASS	2020	2021
Accident & Health	11.0%	12.2%
Motor	15.0%	14.9%
M.A.T	35.6%	25.5%
Fire	25.2%	23.5%
Liability	17.5%	15.7%
Credit & Suretyship	83.9%	69.7%
Other	49.1%	26.1%
Total Non - Life	15.5%	15.6%

Gross Acquisition Cost Ratio

(commission & acquisition costs)/(gross premiums earned)

CLASS	2020	2021
Accident & Health	16.4%	17.1%
Motor	27.4%	26.9%
M.A.T	21.1%	19.4%
Fire	19.5%	19.9%
Liability	20.8%	19.5%
Credit & Suretyship	32.4%	29.7%
Other	38.1%	29.2%
Total Non - Life	21.7%	21.8%

Net Acquisition Cost Ratio

(commission & acquisition costs)-(reinsurance commission)/(net premiums earned)

CLASS	2020	2021
Accident & Health	10.3%	7.8%
Motor	29.6%	28.3%
M.A.T	7.5%	9.3%
Fire	6.2%	8.7%
Liability	18.0%	20.9%
Credit & Suretyship	29.1%	23.9%
Other	113.5%	68.4%
Total Non - Life	20.3%	19.9%

Gross Combined Ratio

(gross claims ratio+gross expense ratio+gross acquisition cost ratio)

CLASS	2020	2021
Accident & Health	75.9%	70.8%
Motor	106.3%	105.4%
M.A.T	70.1%	45.3%
Fire	48.9%	47.8%
Liability	70.9%	59.0%
Credit & Suretyship	67.3%	37.7%
Other	64.6%	51.4%
Total Non - Life	80.2%	76.6%

Net Combined Ratio

(net claims ratio+net expense ratio+net acquisition cost ratio)

CLASS	2020	2021
Accident & Health	76.8%	67.2%
Motor	110.2%	110.8%
M.A.T	91.4%	41.6%
Fire	60.9%	59.0%
Liability	84.2%	65.7%
Credit & Suretyship	95.3%	55.0%
Other	263.5%	58.6%
Total Non - Life	92.8%	87.1%



Individual Classes of Non-Life Insurance

4.1 Motor Vehicle Insurance Business

4.1.1 Gross Premium Written

Motor insurance represents 37% of total non-life premium income and is the largest non-life business line in Cyprus.

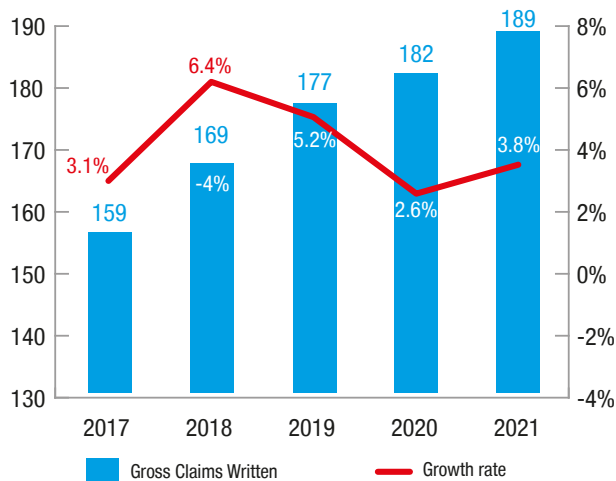
In 2021, motor insurance gross premiums written are estimated to have totaled €189 mn against €182 mn in 2020. This corresponds to a 4% increase.

4.1.2 Claims

In 2021, total motor claims incurred amounted to €119 mn. This corresponds to a 2% increase from last year. The gross claims ratio decreased to 64.8 % in the year under review compared to 65.6 % in 2020.

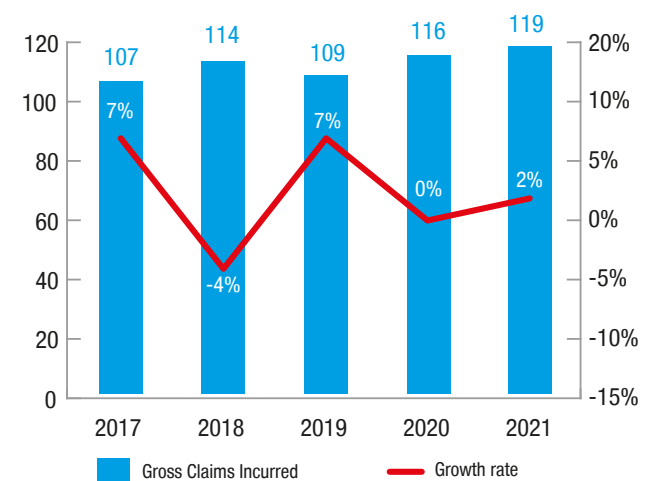
Gross Premiums Written

Euro million



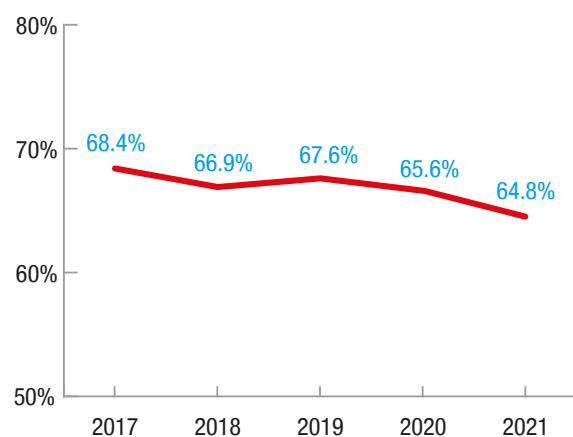
Gross Claims Incurred

Euro million



Gross claims ratio

Euro million



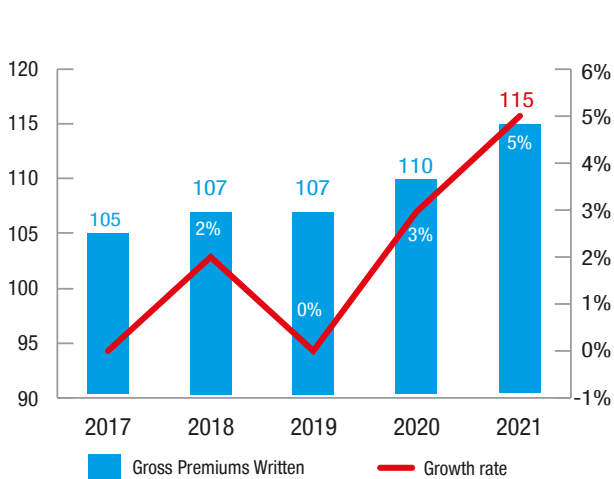
4.2 Fire And Other Damage To Property Insurance Business

Property insurance is the third largest non-life business line, accounting for 22% of total premium income.

Total gross premiums written amounted in 2021 to €115 mn and claims amounted to €20.4 mn.

Gross Premiums Written

Euro million

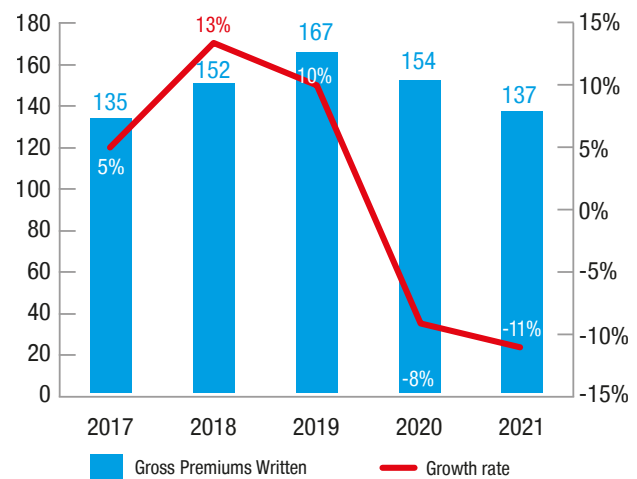


4.3 Accident & Health Insurance Business

Accident & Health represents 27% of all non-life business. Data for Accident & Health insurance premiums indicates a decrease of 11% compared to 2020. Overall gross premiums written reached €136.6 mn in 2021 (€153.6 mn in 2020).

Gross Premiums Written

Euro million



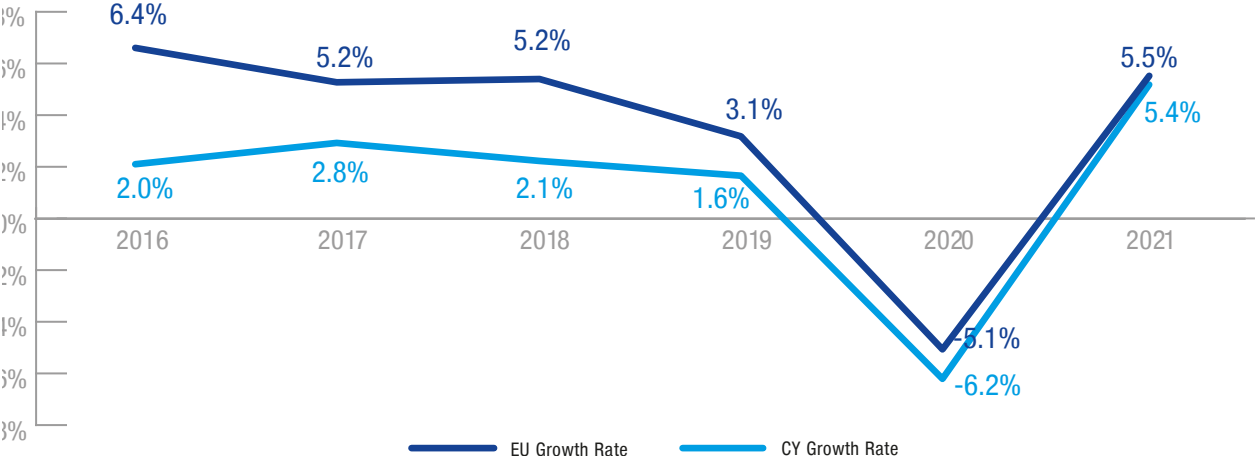




Cyprus Economy in 2021

5.1 Overview

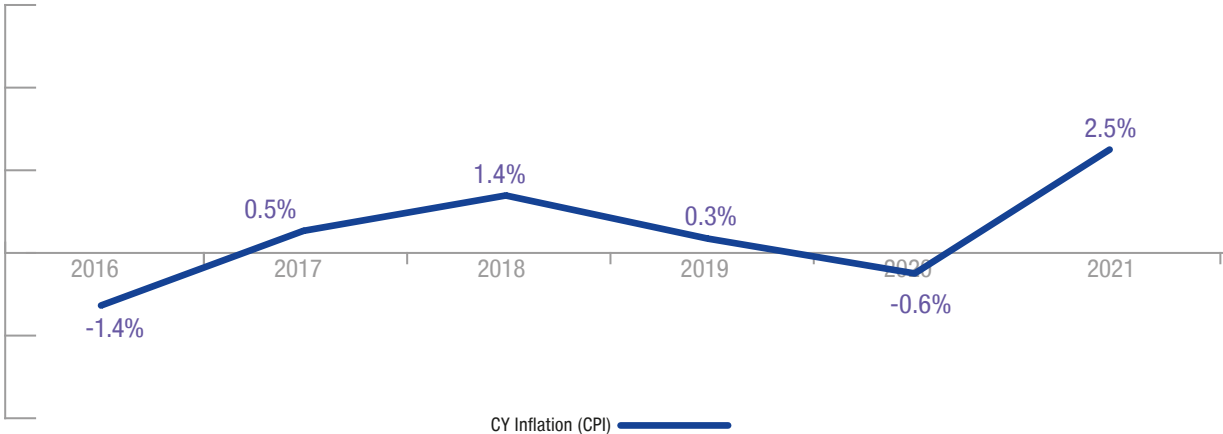
GDP for the year 2021 is provisionally estimated at €23,352 compared to €21,617 mn in 2020. The growth rate in real terms is estimated at 5.5% in 2021, compared to -5.1% in 2020.



5.2 Inflation

The inflation rate, based on the Consumer Price Index, increased to 2.5% in 2021 from -0.6% in 2020.

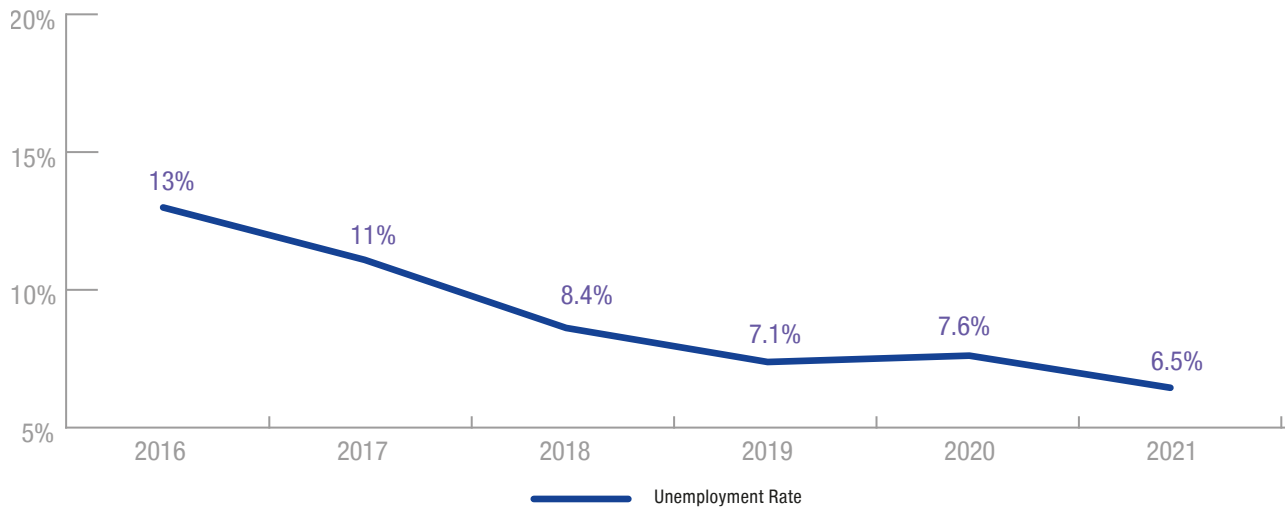
Cyprus inflation (CPI) 2016-2021



5.3 Labour Market

The unemployment rate recorded a decrease reaching 6.5% in 2021 from 7.6% in 2020.

Cyprus Unemployment Rate 2016 - 2021







Board of Directors 2021

Secretary

Stephani Stephanou

Chairman

A.Stylianou
Until October 2021

E.Anastasiades
From October 2021

Vice Chairman – Life

E.Anastasiades
Until October 2021

A.Pekris
From October 2021

Vice Chairman – Non Life:

S.Florides
Until October 2021

A.Stylianou
From October 2021

Board Members

A.Pekris
Until October 2021

P. Zachariades
Until October 2021

S.Florides
From October 2021

A. Kallimachou
From January 2021

C.Dekatris

S.Demetriou

C.Christodoulou

Dr N.Antoniou

E.Gavas

K. Apostolides

P. Panagiotou

C. Costa

C. Chaggiandreou

IAC Committees And Chairpersons

LIFE

IAC Secretariat

HEALTH

Avraam Pekris

SOLVENCY II

Andreas Stylianou

PENSIONS

Evan Gavas

TAXATION

Evangelos Anastasiades

ECONOMIC&STATISTICS

Andreas Stylianou

GENERAL

Constantinos Dekatris

LEGAL

Anthie Zachariades

RISK MANAGEMENT CONSULTATION COMMITTEE

Stavros Florides

Our team

Director General

Andreas Athanasiades

Personal Assistant to the D.G.

Elpida Constantinou

Senior Officer, Insurance Market and Administration Service:

Stephanie Stephanou

Head of Sector- Economics, Regulatory Affairs & Conduct of Business

Stefanos Sofroniou

Officer, Economic Research & Statistical Service

Kalia Halka

Member Companies



AIG EUROPE S.A.

General Manager: Stavros Florides
Address: P.O.Box 21745 - 1512 Nicosia
Telephone: +357 22699999
Fax number: +357 22699700
e-mail: Address: cy.customer.relations@aig.com
Homepage: www.aig.com.cy
Place of incorporation: Luxembourg
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



ALLIANZ HELLAS

General Manager: Andreas Ttafounas
Address: The Globe House, 23 John Kennedy Avenue, 3rd floor, 1075 Nicosia
Telephone: 77770110
e-mail: Address: cyprusbranch@allianz.com.cy
Homepage: www.allianz.com.cy
Place of incorporation: Greece
Classes of insurance licensed to transact: Life, Life linked to investment funds, Management of Group Pension Funds or Provident Funds Class, Accident, Sickness, Land Vehicles, Railway rolling stock, Aircraft, Ships, Goods in transit, Fire and Natural forces, Other damage to property, Motor vehicle liability, Aircraft liability, Liability fo ships, General Liability, Credit, Suretyship, Miscellaneous financial loss, Legal expenses, Assistance



ALTIUS INSURANCE LTD.

Executive vice chairman & CEO: Evangelos Anastasiades
Address: P.O.Box 26516 - 1640 Nicosia
Telephone: +357 22379999
Fax number: +357 22379097
e-mail: Address: customer_service@altiusinsurance.com.cy
Homepage: www.altiusinsurance.net
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Motor, Fire, Accident & Health, M.A.T, Liability, Assistance



AMERICAN HELLENIC HULL INSURANCE COMPANY LTD

CEO: Ilias Tsakiris
Address: 4, Kallitheas str., Imperial House, 2nd Floor, Office 202, 3086 Limassol
Telephone: +357 25584545
Fax number: +357 25584641
EMAIL Address: pa@ahhc.com
Homepage: www.hma.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Marine



ANCORIA INSURANCE PUBLIC LTD

CEO:Tasos Anastasi
Address: P.O.Box 23415 – 1683 Nicosia
Telephone: + +357 22551300
Fax number: + +357 22498592
EMAIL Address: info@ancoria.com
Homepage: www.en.ancoria.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Management of Group Pension Funds



ASFALISTIKI ETERIA I KENTRIKI LTD

GENERAL MANAGER: Stelios Georgallides
Address: P.O.Box 25131 - 1307 Nicosia
Telephone: +357 22745745
Fax number: +357 22745746
e-mail: Address: info@kentriki.com.cy
Homepage: www.kentriki.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



ATLANTIC INSURANCE PUBLIC CO LTD

CEO: Emiliios Pyrishis
Address: P.O.Box 24579 - 1301 Nicosia
Telephone: +357 22886000
e-mail: Address: atlantic@atlantic.com.cy
Homepage: www.atlantic.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Credit & Suretyship, Other



CNP ASFALISTIKI LTD

GENERAL MANAGER: Andreas C. Stylianou
Address: 17 Acropoleos Avenue, 2006, Strovolos.
Telephone: +357 22887600
Fax number: +357 22887650
e-mail: Address: customerservicecnpasf@cnpkyprus.com
Homepage: www.cnpasfalistiki.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Credit & Surety ship, Other



CNP CYPRIALIFE LTD

GENERAL MANAGER: Andreani Kallimachou
Address: P.O.Box 20819 - 1664 Nicosia
Telephone: +357 22111213
Fax number: +357 22363407
e-mail: Address: cyprialife@cnpkyprus.com
Homepage: www.cnpkyrialife.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Accident & Health



COMMERCIAL GENERAL INSURANCE LTD

CEO: Constantinos P. Dekatris
Address: P.O.Box 21312 - 1506 Nicosia
Telephone: +357 22505000
Fax number: +357 22376155
e-mail: Address: info@cgi.com.cy
Homepage: www.cgi.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Credit & Suretyship, Other



COSMOS INSURANCE CO. PUBLIC LTD.

General Manager: Kyriacos Tyllis
Address: P.O.Box 21770 - 1513 Nicosia
Telephone: +357 22796000
Fax number: +357 22022000
e-mail: Address: info@cosmosinsurance.com.cy
Homepage: www.cosmosinsurance.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact:
Motor, Fire, Accident & Health, M.A.T., Liability, Other



ETHNIKI INSURANCE (CYPRUS) LTD.

Managing Director: Eleftherios Vasilliou
Address: P.O.Box 16272 - 2087 Strovolos
Telephone: +357 22841000
Fax number: +357 22841096
e-mail: Address: info@ethnikiinsurance.com
Homepage: www.ethnikiinsurance.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Accident & Health,
Motor, Fire, MAT, Liability, Credit, Other



EUROLIFE LTD.

General Manager: Avraam Pekris
Address: P.O.Box 21655 - 1511 Nicosia
Telephone: 80008880
Fax number: +357 22125510
e-mail: Address: info@eurolife.bankofcyprus.com
Homepage: www.eurolife.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Accident & Health



EUROSURE INSURANCE CO. LTD.

CEO: Charalambos Andreou
Address: P.O.Box 22220, 1519 Nicosia
Telephone: +357 22882500
Fax number: +357 22882599
e-mail: Address: info@eurosure.com
Homepage: www.eurosure.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident &
Health, M.A.T, Liability, Other



GENERAL INSURANCE CO OF CYPRUS LTD.

General Manager: Costas Costa
Address: P.O.Box 21668 - 1511 Nicosia
Telephone: 80008787
Fax number: +357 22676682
e-mail: Address: general@gic.bankofcyprus.com
Homepage: www.gic.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident &
Health, M.A.T, Liability, Credit & Suretyship, Other



HELLENIC ALICO LIFE INSURANCE CO. LTD.

General Manager: Andreas Papadatos
Address: P.O.Box 20672 - 1662 Nicosia
Telephone: +357 22501581
Fax number: +357 22450750
e-mail: Address: serviceline@hellenicbank.com
Homepage: www.hellenicbank.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Accident & Health



HYDRA INSURANCE CO. LTD.

General Manager: Pavlos Kleanthous
Address: P.O.Box 24653 - 1302 Nicosia
Telephone: +357 22454700
Fax number: +357 22454704
e-mail: Address: info@hydrainsurance.com.cy
Homepage: www.hydrainsurance.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability



INTERAMERICAN GREECE

LEGAL REPRESENTATIVE: Myrto Perati
Address: 42-44 Griva Digeni str., 1080 Nicosia
Telephone: 800 88 800
Fax number: 22200800
e-mail: Address: helpdesk@anytimeonline.com.cy
WEBPAGE: anytimeonline.com.cy
Place of incorporation: Greece
Classes of insurance licensed to transact: Accident, Sickness, Land vehicles, Ships, Goods in transit, Fire and natural forces, Other damage to property, Motor vehicle liability, Liability for ships, General liability, Miscellaneous financial loss, Legal expenses, Assistance



LUMEN INSURANCE – A trademark of GasanMamo Insurance LTD (MALTA)

Agent & Attorney: Constantinos Prodromou
Prodromou & Makriyiannis Insurance Underwriting Agencies & Consultants, Agent of Lumen Insurance, a tradename of GasanMamo Insurance Limited of Msida Road, Gzira GZR1405, Malta
Address: P.O.Box 25045 - 1306 Nicosia
Telephone: +357 22761010
Fax number: +357 22353516
e-mail: Address: info@pminsurancebrokers.com
Homepage: www.pminsurancebrokers.com
Place of incorporation: Malta
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



MEDLIFE INSURANCE LTD

General Manager: Mrs. Uhlmann Daniela
Address: 27, Pindarou str., Alpha Business Center, Block B, 3rd floor, 1060 Nicosia
Telephone: +357 22451074
Fax number: +357 22661728
e-mail: Address: Aris.Aristodemou@medlife.net
Homepage: www.medlife.net
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, life linked to investments



METLIFE EUROPE DAC

LEGAL REPRESENTATIVE: Kyriakos Apostolides
Address: P.O.Box 21383 - 1507 Nicosia
Telephone: +357 22845845
Fax number: +357 22845606
e-mail: Address: contact@metlife.com.cy
Homepage: www.metlife.com.cy
Place of incorporation: Ireland
Classes of insurance licensed to transact: Life, Accident & Health



MINERVA INSURANCE CO. PUBLIC LTD.

Executive Chairman: Marios Koutsokoumnis
Address: P.O.Box 23554 - 1684 Nicosia
Telephone: +357 22551616
Fax number: +357 22551717
e-mail: Address: minerva@minervacy.com
Homepage: www.minervacy.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



ΠΑΓΚΥΠΡΙΑΚΗ ΑΣΦΑΛΙΣΤΙΚΗ

PANCYPRIAN INSURANCE LTD.

General Manager: Socrates Demetriou
Address: P.O.Box 21352 - 1507 Nicosia
Telephone: +357 22743743
Fax number: +357 22677656
e-mail: Address: pancyprian@hellenicbank.com
Homepage: www.pancyprianinsurance.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



PRIME INSURANCE CO LTD.

CEO: Panayiotis Panayiotou
Address: P.O.Box 22475 - 1522 Nicosia
Telephone: +357 22896000
Fax number: +357 22896001
e-mail: Address: info@primeinsurance.eu
Homepage: www.primeinsurance.eu
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Motor, Fire, Accident & Health, M.A.T, Liability, Other



PROGRESSIVE INSURANCE CO. LTD.

General Manager: Takis Haggiandreou
Address: P.O.Box 22111 - 1517 Nicosia
Telephone: +357 22758585
Fax number: +357 22754747
e-mail: Address: customercare@progressiveic.com
Homepage: www.progressiveic.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Credit & Suretyship, Other



ROYAL CROWN INSURANCE CO. LTD.

General Manager: Philios Zachariades
Address: P.O.Box 24690 - 1302 Nicosia
Telephone: +357 22885555 Fax number: +357 22670757
e-mail: Address: info@royalcrowninsurance.eu
Homepage: www.royalcrowninsurance.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T., Liability, Other



TRUST INTERNATIONAL INSURANCE CO. (CYPRUS) LTD.

CEO: Christos Christodoulou
Address: 79 Limassol Avenue, 1&3 Costi Palama corner, 2121 Aglantzian Nicosia
Telephone: +357 22050100
Fax number: +357 22050290
e-mail: Address: enquiries@trustcyprusinsurance.com
Homepage: www.trustcyprusinsurance.com
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T., Liability, Other



UNIVERSAL LIFE

UNIVERSAL LIFE INSURANCE PUBLIC CO. LTD.

CEO: Evan Gavas
Address: P.O.Box 21270 - 1505 Nicosia
Telephone: +357 22882222
Fax number: +357 22882200
e-mail: Address: info@unilife.com.cy
Homepage: www.universallife.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Life, Accident & Health



YDROGIOS INSURANCE CO. (CYPRUS) LTD.

Managing Director: Dr Nakis Antoniou
Address: P.O.Box 40378 - 6303 Larnaka
Telephone: +357 24200800
Fax number: +357 24828290
e-mail: Address: ydrogios@cytanet.com.cy
Homepage: www.ydrogios.com.cy
Place of incorporation: Cyprus
Classes of insurance licensed to transact: Motor, Fire, Accident & Health, M.A.T, Liability, Other



List of Insurance Companies & Other Bodies

List of Insurance/Reinsurance Undertakings operating in or from Cyprus

A. Insurance/Reinsurance Undertakings operating in or from Cyprus, licenced under article 14 of the Insurance and Reinsurance Services and Other Related Issues Laws of 2016-2017

1. ALTIUS INSURANCE LTD
2. AMERICAN STEAMSHIP OWNERS MARINE INSURANCE COMPANY (EUROPE) LIMITED (FORMER AMERICAN HELLENIC HULL INSURANCE COMPANY LIMITED)
3. ANCORIA INSURANCE PUBLIC LTD
4. ASFALISTIKH ETAIREIA I 'KENTRIKH' LTD
5. ATLANTIC INSURANCE COMPANY PUBLIC LTD
6. CNP ASFALISTIKI LTD
7. CNP CYPRIALIFE LTD
8. COMMERCIAL GENERAL INSURANCE LTD
9. COSMOS INSURANCE PUBLIC CO LTD
10. ETHNIKI GENERAL INSURANCE (CYPRUS) LTD
11. ETHNIKI INSURANCE (CYPRUS) LTD
12. EUROLIFE LIMITED
13. EUROSURE INSURANCE COMPANY LIMITED
14. GAN DIRECT INSURANCE LIMITED
15. GENERAL INSURANCE CYPRUS LTD
16. GRAWE REINSURANCE LTD
17. HD INSURANCE LTD
18. HELLENIC LIFE INSURANCE CO LTD
19. HYDRA INSURANCE COMPANY LTD
20. KLPP INSURANCE & REINSURANCE COMPANY LTD
21. MEDLIFE INSURANCE LTD
22. MINERVA INSURANCE PUBLIC CO LTD
23. PANCYPRIAN INSURANCE CO. LTD
24. PRIME INSURANCE COMPANY LIMITED
25. PROGRESSIVE INSURANCE COMPANY LIMITED
26. STEAMSHIP MUTUAL UNDERWRITING ASSOCIATION (EUROPE) LTD
27. ROYAL CROWN INSURANCE CO LTD
28. THE LONDON P&I INSURANCE COMPANY (EUROPE) LIMITED
29. THE UNITED KINGDOM FREIGHT DEMURRAGE AND DEFENCE INSURANCE (EUROPE) LIMITED
30. TRUST INTERNATIONAL INSURANCE CO (CYPRUS) LTD
31. UNIVERSAL LIFE INSURANCE PUBLIC CO. LTD
32. YDROGIOS INSURANCE COMPANY (CYPRUS) LTD

B. European Insurance/Reinsurance undertakings operating in the Republic of Cyprus under the freedom of establishment (FOE)

1. AIG EUROPE S.A
2. ALLIANZ GLOBAL LIFE DAC
3. ALLIANZ HELLAS A.A.E.
4. GASANMAMO INSURANCE LIMITED
5. INTERAMERICAN GREECE
6. LLOYD'S INSURANCE COMPANY SA/NV
7. METLIFE EUROPE DAC

Government Supervisory Authority

INSURANCE COMPANIES' CONTROL SERVICE- OFFICE OF THE SUPERINTENDENT OF INSURANCE

29, Lordou Vyronos
1096 Nicosia
Ministry of Finance
P.O.Box 23364
1682 Nicosia

Tel:22602990
Fax: 22302938
E-mail: insurance@mof.gov.cy
Web-page: www.mof.gov.cy/iccs

Private Insurance Organisations

INSURANCE ASSOCIATION OF CYPRUS

Insurance Centre
23, Zenon Sozos Street
1st Floor,1075, Nicosia
P.O.Box 22030
1516 Nicosia

Tel:22452990
Fax: 22374288
E-mail: info@iac.org.cy
Web-page: www.iac.org.cy

MOTOR INSURERS' FUND

Insurance Centre
23, Zenon Sozos Street
2nd Floor,1075,Nicosia
P.O.Box 22025
1516 Nicosia

Tel: 22763913
Fax: 22761007
E-mail: info@mif.org.cy
Web-page: www.mif.org.cy

CYPRUS GREEN CARD BUREAU

Insurance Centre
23, Zenon Sozos Street
1st Floor, 1075, Nicosia
P.O.Box 22030
1516 Nicosia

Tel: 22763913
Fax: 22761007
E-mail: info@mif.org.cy
Web-page: www.mif.org.cy

CYPRUS HIRE AND REJECTED RISKS POOL

Insurance Centre
23A, Zenon Sozos Street
1075, Nicosia
P.O.Box 24805
1304 Nicosia

Tel: 22760751
Fax: 22767370
E-mail: m.pipis@cyppool.net
Web-page: <https://cyppool.net>

INSURANCE INSTITUTE OF CYPRUS

Insurance Centre
23, Zenon Sozos Street
3rd Floor, 1075, Nicosia
P.O.Box 22648
1516 Nicosia

Tel: 22761530
Fax: 22764559
E-mail: info@iic.org.cy
Web-page: www.iic.org.cy

Private Insurance Bodies

CYPRUS ASSOCIATION OF ACTUARIES

P.O.Box 23533
1684 Nicosia

Tel: 99577772
E-mail: info@actuaries.org.cy
Web-page: www.actuaries.org.cy

THE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS OF CYPRUS

11, Byron Avenue
1096 Nicosia
P.O.Box 24935
1355 Nicosia

Tel: 22870030
Fax: 22766360
E-mail: info@icpac.org.cy
Web-page: www.icpac.org.cy



Appendices

Total Gross Premiums Written in 2021 by Class of Business.....	44
Total Gross Premiums Written by Company	45
Total Non - Life Gross Premiums Written by Company	46
Total Life Gross Premiums Written by Company	47
Motor Gross Premiums Written by Company	48
Allocation of premiums by the Cyprus hire risks pool	49
Accident & Health Gross Premiums Written by Company	51
Liability Gross Premiums Written by Company	52
Marine, Aviation, Transport Gross Premiums Written by Company.....	53
Credit & Suretyship Gross Premiums Written by Company.....	54
Other Business Gross Premiums Written	55
Total International Gross Premiums Written	56

Total Gross Premiums Written in 2021 by Class of Business (€ thousands)

NO.	COMPANY NAME	A&H	MOTOR	MAT	FIRE	LIABILITY	CR. & S.	OTHER	TOTAL NON LIFE PREMIUMS	TOTAL LIFE PREMIUMS	TOTAL PREMIUMS
1	AIG	109	8,135	453	7,465	11,827	0	657	28,646	0	28,646
2	ALLIANZ	8	745	90	2,181	1,091	0	0	4,116	16	4,132
3	ALTIUS	5,807	4,938	96	5,281	4,455	0	0	20,576	21,131	41,707
4	ANCORIA	0	0	0	0	0	0	0	0	25,164	25,164
5	ATLANTIC	3,553	12,118	220	4,194	1,270	15	18	21,388	0	21,388
6	CNP ASFALISTIKI	1,322	26,144	594	20,285	9,201	87	1,300	58,933	0	58,933
7	CNP CYPRIALIFE	16,781	0	0	0	0	0	0	16,781	111,563	128,343
8	COMMERCIAL	99	8,228	74	2,676	863	4	69	12,013	0	12,013
9	COSMOS	2,633	10,523	140	2,152	2,907	0	2	18,356	0	18,356
10	ETHNIKI GENERAL	8,255	5,947	76	2,443	850	0	198	17,770	0	17,770
11	ETHNIKI INSURANCE	0	0	0	0	0	0	0	0	14,376	14,376
12	EUROLIFE	23,924	0	0	0	0	0	0	23,924	128,590	152,514
13	EUROSURE	257	6,995	23	1,568	794	0	2	9,638	0	9,638
14	GENERAL INS. CYPRUS	1,722	14,135	392	26,476	7,401	28	3,185	53,337	0	53,337
15	HELLENIC	590	0	0	0	0	0	0	590	26,812	27,402
16	HYDRA	301	10,302	98	1,888	961	0	0	13,549	0	13,549
17	INTERAMERICAN	43	7,720	0	188	1	0	329	8,281	0	8,281
18	KENTRIKI	72	2,086	189	1,572	696	0	48	4,663	0	4,663
19	LUMEN	1	1,514	5	917	520	0	0	2,957	0	2,957
20	METLIFE	23,290	0	0	0	0	0	0	23,290	31,796	55,086
21	MINERVA	639	11,874	24	1,249	1,159	0	82	15,027	334	15,361
22	PANCYPRIAN	837	14,766	181	17,386	3,132	0	713	37,014	0	37,014
23	PRIME	490	7,755	34	1,703	781	0	822	11,584	24,991	36,575
24	PROGRESSIVE	32	2,889	55	1,499	801	15	111	5,401	0	5,401
25	ROYAL CROWN	40	4,990	171	3,472	1,249	0	79	10,001	0	10,001
26	TRUST	4,378	20,152	263	7,253	6,486	0	211	38,743	0	38,743
27	UNIVERSAL	39,921	0	0	0	0	0	0	39,921	64,773	104,695
28	YDROGIOS	1,513	7,409	95	3,327	3,560	7	0	15,910	0	15,910
	TOTAL PREMIUMS	136,616	189,365	3,272	115,173	60,002	155	7,825	512,408	449,511	961,919

Total Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
EUROLIFE	152,514	136,439	127,529	114,727	106,436	15.9%	14.9%	14.3%	13.3%	13.3%
CNP CYPRIALIFE	128,343	122,970	114,510	106,412	95,339	13.3%	13.4%	12.8%	12.4%	11.9%
UNIVERSAL LIFE	104,695	106,456	107,549	136,921	124,936	10.9%	11.6%	12.1%	15.9%	15.6%
CNP ASFALISTIKI	58,933	56,095	53,035	50,009	48,641	6.1%	6.1%	5.9%	5.8%	6.1%
METLIFE	55,086	53,585	51,861	45,218	42,884	5.7%	5.8%	5.8%	5.3%	5.4%
GENERAL INS. CYPRUS	53,337	49,332	49,812	48,897	46,551	5.5%	5.4%	5.6%	5.7%	5.8%
ALTIUS	41,707	39,853	36,324	34,988	31,992	4.3%	4.3%	4.1%	4.1%	4.0%
PRIME	36,545	36,843	39,117	40,764	41,274	3.8%	4.0%	4.4%	4.7%	5.2%
TRUST	38,743	36,352	35,531	33,156	29,847	4.0%	4.0%	4.0%	3.9%	3.7%
PANCYPRIAN	37,014	36,320	33,904	29,506	28,029	3.8%	4.0%	3.8%	3.4%	3.5%
AIG	28,646	26,657	26,463	22,832	22,371	3.0%	2.9%	3.0%	2.7%	2.8%
HELLENIC	27,402	26,630	27,252	12,095	11,755	2.8%	2.9%	3.1%	1.4%	1.5%
ANCORIA	25,164	24,005	25,614	22,561	13,585	2.6%	2.6%	2.9%	2.6%	1.7%
ATLANTIC	21,388	22,346	23,600	23,097	22,173	2.2%	2.4%	2.6%	2.7%	2.8%
ETHNIKI GENERAL	17,770	17,720	18,597	18,553	18,222	1.8%	1.9%	2.1%	2.2%	2.3%
COSMOS	18,356	16,993	17,538	17,456	17,605	1.9%	1.9%	2.0%	2.0%	2.2%
YDROGIOS	15,910	15,014	15,333	14,107	12,245	1.7%	1.6%	1.7%	1.6%	1.5%
MINERVA	15,361	14,474	13,544	11,564	11,066	1.6%	1.6%	1.5%	1.3%	1.4%
ETHNIKI INSURANCE	14,376	13,155	11,331	8,946	8,156	1.5%	1.4%	1.3%	1.0%	1.0%
HYDRA	13,549	13,075	13,476	12,620	12,243	1.4%	1.4%	1.5%	1.5%	1.5%
COMMERCIAL	12,013	11,625	10,750	9,884	9,727	1.2%	1.3%	1.2%	1.1%	1.2%
ROYAL CROWN	10,001	9,762	9,833	9,544	9,483	1.0%	1.1%	1.1%	1.1%	1.2%
EUROSURE	9,638	9,162	8,486	7,658	7,817	1.0%	1.0%	1.0%	0.9%	1.0%
INTERAMERICAN	8,281	6,633	5,824	3,205	1,023	0.9%	0.7%	0.7%	0.4%	0.1%
PROGRESSIVE	5,401	5,324	4,950	4,822	4,663	0.6%	0.6%	0.6%	0.6%	0.6%
KENTRIKI	4,663	4,722	4,625	4,453	3,870	0.5%	0.5%	0.5%	0.5%	0.5%
ALLIANZ	4,126	3,275	3,583	13,833	14,688	0.4%	0.4%	0.4%	1.6%	1.8%
LUMEN	2,957	2,322	2,089	2,460	2,240	0.3%	0.3%	0.2%	0.3%	0.3%
TOTAL	961,919	917,140	892,059	860,289	798,863	100%	100%	100%	100%	100%

Total Non - Life Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
CNP ASFALISTIKI	58,933	56,095	53,035	50,009	48,641	11.5%	11.1%	10.4%	10.4%	10.8%
GENERAL INS. CYPRUS	53,337	49,332	49,812	48,897	46,551	10.4%	9.7%	9.8%	10.2%	10.3%
UNIVERSAL	39,921	46,447	52,904	48,430	41,658	7.8%	9.2%	10.4%	10.1%	9.2%
TRUST	38,743	36,352	35,531	33,156	29,847	7.6%	7.2%	7.0%	6.9%	6.6%
PANCYPRIAN	37,014	36,320	33,904	29,506	28,029	7.2%	7.2%	6.6%	6.1%	6.2%
AIG	28,646	26,657	26,463	22,832	22,371	5.6%	5.3%	5.2%	4.7%	5.0%
METLIFE	23,290	25,698	27,009	22,651	20,594	4.5%	5.1%	5.3%	4.7%	4.6%
EUROLIFE	23,924	25,633	25,909	24,015	19,504	4.7%	5.1%	5.1%	5.0%	4.3%
ATLANTIC	21,388	22,346	23,600	23,097	22,173	4.2%	4.4%	4.6%	4.8%	4.9%
ALTIUS	20,576	21,668	21,520	21,595	19,538	4.0%	4.3%	4.2%	4.5%	4.3%
CNP CYPRIALIFE	16,781	18,241	19,095	14,027	12,563	3.3%	3.6%	3.7%	2.9%	2.8%
ETHNIKI GENERAL	17,770	17,720	18,597	18,553	18,222	3.5%	3.5%	3.6%	3.9%	4.0%
COSMOS	18,356	16,993	17,538	17,456	17,605	3.6%	3.4%	3.4%	3.6%	3.9%
YDROGIOS	15,910	15,014	15,333	14,107	12,245	3.1%	3.0%	3.0%	2.9%	2.7%
MINERVA	15,027	14,117	13,154	11,141	10,551	2.9%	2.8%	2.6%	2.3%	2.3%
HYDRA	13,549	13,075	13,476	12,620	12,243	2.6%	2.6%	2.6%	2.6%	2.7%
PRIME	11,584	11,852	12,936	13,429	14,601	2.3%	2.3%	2.5%	2.8%	3.2%
COMMERCIAL	12,013	11,625	10,750	9,884	9,727	2.3%	2.3%	2.1%	2.1%	2.2%
ROYAL CROWN	10,001	9,762	9,833	9,544	9,483	2.0%	1.9%	1.9%	2.0%	2.1%
EUROSURE	9,638	9,162	8,486	7,658	7,817	1.9%	1.8%	1.7%	1.6%	1.7%
INTERAMERICAN	8,281	6,633	5,824	3,205	1,023	1.6%	1.3%	1.1%	0.7%	0.2%
PROGRESSIVE	5,401	5,324	4,950	4,822	4,663	1.1%	1.1%	1.0%	1.0%	1.0%
KENTRIKI	4,663	4,722	4,625	4,453	3,870	0.9%	0.9%	0.9%	0.9%	0.9%
ALLIANZ	4,116	3,258	3,583	13,436	14,314	0.8%	0.6%	0.7%	2.8%	3.2%
LUMEN	2,957	2,322	2,089	2,460	2,240	0.6%	0.5%	0.4%	0.5%	0.5%
HELLENIC	590	500	447	439	412	0.1%	0.1%	0.1%	0.1%	0.1%
TOTAL	512,408	506,871	510,404	481,422	450,485	100%	100%	100%	100%	100%

Total Life Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017		2021	2020	2019	2018	2017	
EUROLIFE	128,590	110,806	101,620	90,712	86,931		28.6%	27.0%	26.6%	23.9%	25.0%	
CNP CYPRIALIFE	111,563	104,729	95,415	92,386	82,776		24.8%	25.5%	25.0%	24.4%	23.8%	
UNIVERSAL	64,773	60,009	54,645	88,491	83,278		14.4%	14.6%	14.3%	23.4%	23.9%	
METLIFE	31,796	27,887	24,851	22,567	22,290		7.1%	6.8%	6.5%	6.0%	6.4%	
HELLENIC	26,812	26,129	26,805	11,656	11,344		6.0%	6.4%	7.0%	3.1%	3.3%	
PRIME	24,960	24,991	26,181	27,335	26,673		5.6%	6.1%	6.9%	7.2%	7.7%	
ANGORIA	25,164	24,005	25,614	22,561	13,585		5.6%	5.9%	6.7%	6.0%	3.9%	
ALTUS	21,131	18,185	14,803	13,393	12,454		4.7%	4.4%	3.9%	3.5%	3.6%	
ETHNIKI INSURANCE	14,376	13,155	11,331	8,946	8,156		3.2%	3.2%	3.0%	2.4%	2.3%	
MINERVA	334	357	389	423	515		0.1%	0.1%	0.1%	0.1%	0.1%	
ALLIANZ	10	16	-94	397	374		0.0%	0.0%	0.0%	0.1%	0.1%	
TOTAL	449,511	410,253	381,561	378,867	348,378		100%	100%	100%	100%	100%	

Motor Gross Premiums Written by Company (€ thousands)

Figures do not include premiums allocated by the Cyprus hire risks pool

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017	2016	2021	2020	2019	2018	2017	2016
CNP ASFALISTIKI	26,144	25,115	24,465	23,022	22,590	22,590	13.8%	13.8%	13.8%	13.6%	13.6%	14.2%
TRUST	20,152	18,654	17,924	16,849	15,289	15,289	10.6%	10.2%	10.1%	10.0%	10.0%	9.6%
PANCYPRIAN	14,766	14,470	14,184	13,761	12,962	12,962	7.8%	7.9%	8.0%	8.2%	8.2%	8.2%
GENERAL INS. CYPRUS	14,135	13,302	13,105	13,081	12,046	12,046	7.5%	7.3%	7.4%	7.8%	7.8%	7.6%
ATLANTIC	12,118	11,817	11,369	10,939	10,633	10,633	6.4%	6.5%	6.4%	6.5%	6.5%	6.7%
MINERVA	11,874	11,177	10,051	8,633	8,031	8,031	6.3%	6.1%	5.7%	5.1%	5.1%	5.1%
COSMOS	10,523	10,889	11,075	11,431	11,518	11,518	5.6%	6.0%	6.2%	6.8%	6.8%	7.3%
HYDRA	10,302	10,080	10,500	9,941	9,733	9,733	5.4%	5.5%	5.9%	5.9%	5.9%	6.1%
PRIME	7,755	8,038	8,539	9,183	10,057	10,057	4.1%	4.4%	4.8%	5.4%	5.4%	6.3%
COMMERCIAL	8,228	7,955	7,202	6,341	6,184	6,184	4.3%	4.4%	4.1%	3.8%	3.8%	3.9%
AIG	8,135	7,769	7,773	6,489	5,852	5,852	4.3%	4.3%	4.4%	3.8%	3.8%	3.7%
YDROGIOS	7,409	7,432	8,042	7,547	6,483	6,483	3.9%	4.1%	4.5%	4.5%	4.5%	4.1%
EUROSURE	6,995	6,536	5,773	5,242	4,051	4,051	3.7%	3.6%	3.3%	3.1%	3.1%	2.6%
INTERAMERICAN	7,720	6,171	5,449	3,204	868	868	4.1%	3.4%	3.1%	1.9%	1.9%	0.5%
ETHNIKI GENERAL	5,947	5,636	5,466	5,154	5,020	5,020	3.1%	3.1%	3.1%	3.1%	3.1%	3.2%
ALTUS	4,938	4,853	4,434	3,970	3,348	3,348	2.6%	2.7%	2.5%	2.4%	2.4%	2.1%
ROYAL CROWN	4,990	4,822	4,809	4,606	4,715	4,715	2.6%	2.6%	2.7%	2.7%	2.7%	3.0%
PROGRESSIVE	2,889	2,918	2,859	2,910	2,687	2,687	1.5%	1.6%	1.6%	1.7%	1.7%	1.7%
KENTRIKI	2,086	2,243	2,249	2,267	2,084	2,084	1.1%	1.2%	1.3%	1.3%	1.3%	1.3%
LUMEN	1,514	1,199	1,117	1,563	1,491	1,491	0.8%	0.7%	0.6%	0.9%	0.9%	0.9%
ALLIANZ	745	934	1,011	2,535	2,892	2,892	0.4%	0.5%	0.6%	1.5%	1.5%	1.8%
TOTAL	189,365	182,009	177,396	168,668	158,536	158,536	100%	100%	100%	100%	100%	100%

Allocation of premiums by the Cyprus hire risks pool (€ thousands)

Figures do not include premiums allocated by the Cyprus hire risks pool

COMPANY NAME	GROSS WRITTEN PREMIUMS						
	2021	2020	2019	2018	2017	2016	2015
CNP ASFALISTIKI LTD	1,047	781	1,169	1,203	1,150	1,037	952
TRUST INTERNATIONAL INS CO (CYPRUS) LTD	784	575	859	818	734	617	493
PANCYPRIAN INSURANCE LTD	607	455	702	689	623	548	501
GENERAL INSURANCE OF CYPRUS LTD	560	421	667	645	555	491	467
ATLANTIC INSURANCE CO PUBLIC LTD	496	364	557	569	535	486	446
COSMOS INSURANCE CO PUBLIC LTD	458	356	583	616	548	512	483
HYDRA INSURANCE CO LTD	424	337	507	521	482	435	390
MINERVA INSURANCE CO PUBLIC LTD	470	323	440	430	398	349	306
GAN DIRECT INSURANCE LTD	403	310	506	542	517	471	428
PRIME INSURANCE CO LTD	338	274	468	538	525	478	435
YDROGIOS INSURANCE CO (CYPRUS) LTD	321	265	395	347	288	235	184
AIG EUROPE S.A	331	252	323	315	268	218	190
COMMERCIAL GENERAL INSURANCE LTD	332	231	322	329	313	275	256
EUROSURE INSURANCE CO LTD	275	185	268	217	187	154	131
ETHNIKI GEN. INSURANCE (CYPRUS) LTD	237	175	263	269	248	201	163
ROYAL CROWN INSURANCE CO LTD	202	153	233	252	235	212	190
ALTUS INSURANCE LTD	203	141	201	174	154	138	129
PROGRESSIVE INSURANCE CO LTD	123	91	148	144	133	111	92
KENTRIKI INSURANCE CO LTD	94	72	116	111	126	112	103
ALLIANZ HELLAS S.A	79	59	133	160	150	123	118
CATLIN INSURANCE CO (U.K.) LTD	0	59	90	93	85	75	68
LUMEN INSURANCE	79	59	90	97	85	75	68
TOTAL	7,862	5,941	9,044	9,078	8,341	7,353	6,593

Fire & Other Damage to Property Gross Premiums Written by Company (€ thousands)

Figures do not include premiums allocated by the Cyprus hire risks pool

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017		2021	2020	2019	2018	2017	
GENERAL INS. CYPRUS	26,476	24,402	25,004	24,421	23,352		22.99%	22.15%	23.4%	22.8%	22.1%	
CNP ASFALISTIKI	20,285	19,385	16,745	16,347	16,162		17.61%	17.59%	15.7%	15.2%	15.3%	
PANCYPRIAN	17,386	16,958	15,068	11,182	10,191		15.10%	15.39%	14.1%	10.4%	9.7%	
AIG	7,465	7,122	7,707	6,374	6,957		6.48%	6.46%	7.2%	5.9%	6.6%	
TRUST	7,253	6,751	6,315	5,927	5,961		6.30%	6.13%	5.9%	5.5%	5.7%	
ALTIUS	5,281	5,323	5,048	5,024	4,847		4.59%	4.83%	4.7%	4.7%	4.6%	
ATLANTIC	4,194	5,097	6,328	6,596	6,358		3.64%	4.63%	5.9%	6.2%	6.0%	
ROYAL CROWN	3,472	3,496	3,434	3,324	3,320		3.01%	3.17%	3.2%	3.1%	3.1%	
YDROGIOS	3,327	3,056	3,176	2,851	2,560		2.89%	2.77%	3.0%	2.7%	2.4%	
COMMERCIAL	2,676	2,600	2,517	2,444	2,533		2.32%	2.36%	2.4%	2.3%	2.4%	
ETHNIKI GENERAL	2,443	2,332	2,293	2,197	2,603		2.12%	2.12%	2.1%	2.0%	2.5%	
COSMOS	2,152	2,233	2,165	2,094	2,091		1.87%	2.03%	2.0%	2.0%	2.0%	
HYDRA	1,888	1,740	1,657	1,505	1,365		1.64%	1.58%	1.6%	1.4%	1.3%	
ALLIANZ	2,181	1,689	2,128	10,310	10,709		1.89%	1.53%	2.0%	9.6%	10.2%	
PRIME	1,703	1,594	1,641	1,775	1,765		1.48%	1.45%	1.5%	1.7%	1.7%	
EUROSURE	1,568	1,556	1,491	1,190	1,105		1.36%	1.41%	1.4%	1.1%	1.0%	
PROGRESSIVE	1,499	1,445	1,274	1,241	1,199		1.30%	1.31%	1.2%	1.2%	1.1%	
KENTRIKI	1,572	1,440	1,178	1,222	994		1.36%	1.31%	1.1%	1.1%	0.9%	
MINERVA	1,249	1,146	1,016	740	795		1.08%	1.04%	1.0%	0.7%	0.8%	
LUMEN	917	669	498	459	438		0.80%	0.61%	0.5%	0.4%	0.4%	
INTERAMERICAN	188	147	102	1	154		0.16%	0.13%	0.1%	0.0%	0.1%	
TOTAL	115,173	110,182	106,788	107,224	105,458		100%	100%	100%	100%	100%	

Accident & Health Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
UNIVERSAL	39,921	46,447	52,904	48,430	41,658	29.2%	30.2%	31.6%	31.9%	30.9%
METLIFE	23,290	25,698	27,009	22,651	20,594	17.0%	16.7%	16.2%	14.9%	15.3%
EUROLIFE	23,924	25,633	25,909	24,015	19,504	17.5%	16.7%	15.5%	15.8%	14.4%
CNP CYPRIALIFE	16,781	18,241	19,095	14,027	12,563	12.3%	11.9%	11.4%	9.2%	9.3%
ETHNIKI GENERAL	8,255	8,764	9,817	10,210	9,579	6.0%	5.7%	5.9%	6.7%	7.1%
ALTIUS	5,807	7,165	7,971	9,266	7,918	4.3%	4.7%	4.8%	6.1%	5.9%
TRUST	4,378	5,434	6,314	6,039	4,989	3.2%	3.5%	3.8%	4.0%	3.7%
ATLANTIC	3,553	3,918	4,433	4,123	3,944	2.6%	2.6%	2.7%	2.7%	2.9%
COSMOS	2,633	2,863	3,120	3,005	3,120	1.9%	1.9%	1.9%	2.0%	2.3%
GENERAL INS. CYPRUS	1,722	2,168	2,283	2,169	2,005	1.3%	1.4%	1.4%	1.4%	1.5%
YDROGIOS	1,513	1,709	1,582	1,567	1,477	1.1%	1.1%	0.9%	1.0%	1.1%
CNP ASFALISTIKI	1,322	1,414	1,487	1,518	1,536	1.0%	0.9%	0.9%	1.0%	1.1%
PANCYPRIAN	837	1,001	1,062	942	842	0.6%	0.7%	0.6%	0.6%	0.6%
PRIME	490	735	1,182	926	1,532	0.4%	0.5%	0.7%	0.6%	1.1%
MINERVA	639	692	1,193	1,032	1,020	0.5%	0.5%	0.7%	0.7%	0.8%
HELLENIC	590	500	447	439	412	0.4%	0.3%	0.3%	0.3%	0.3%
HYDRA	301	355	475	483	515	0.2%	0.2%	0.3%	0.3%	0.4%
EUROSURE	257	284	212	268	930	0.2%	0.2%	0.1%	0.2%	0.7%
AIG	109	179	294	389	428	0.1%	0.1%	0.2%	0.3%	0.3%
KENTRIKI	72	126	148	146	124	0.1%	0.1%	0.1%	0.1%	0.1%
COMMERCIAL	99	114	136	134	150	0.1%	0.1%	0.1%	0.1%	0.1%
ROYAL CROWN	40	40	52	53	49	0.0%	0.0%	0.0%	0.0%	0.0%
INTERAMERICAN	43	39	31	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
PROGRESSIVE	32	31	30	28	27	0.0%	0.0%	0.0%	0.0%	0.0%
ALLIANZ	8	12	9	52	102	0.0%	0.0%	0.0%	0.0%	0.1%
LUMEN	1	1	3	5	5	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	136,616	153,565	167,198	151,917	135,022	100%	100%	100%	100%	100%

Liability Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2021	2020	2019	2018	2017	2021	2020	2019	2018	2017
AIG	11,827	10,452	9,728	8,662	8,228	19.7%	20.3%	19.7%	19.4%	19.7%
CNP ASFALISTIKI	9,201	8,403	8,497	7,558	6,848	15.3%	16.4%	17.2%	16.9%	16.4%
GENERAL INS. CYPRUS	7,401	6,455	6,591	6,284	5,853	12.3%	12.6%	13.3%	14.1%	14.0%
TRUST	6,486	5,176	4,619	4,014	3,309	10.8%	10.1%	9.3%	9.0%	7.9%
ALTIUS	4,455	4,206	3,975	3,254	3,336	7.4%	8.2%	8.0%	7.3%	8.0%
PANCYPRIAN	3,132	3,196	2,964	3,053	2,888	5.2%	6.2%	6.0%	6.8%	6.9%
YDROGIOS	3,560	2,732	2,418	1,999	1,584	5.9%	5.3%	4.9%	4.5%	3.8%
ATLANTIC	1,270	1,288	1,221	1,169	1,021	2.1%	2.5%	2.5%	2.6%	2.4%
ROYAL CROWN	1,249	1,127	1,237	1,248	1,096	2.1%	2.2%	2.5%	2.8%	2.6%
MINERVA	1,159	1,021	818	679	651	1.9%	2.0%	1.7%	1.5%	1.6%
COSMOS	2,907	889	1,072	757	700	4.8%	1.7%	2.2%	1.7%	1.7%
HYDRA	961	855	785	655	602	1.6%	1.7%	1.6%	1.5%	1.4%
COMMERCIAL	863	796	762	807	703	1.4%	1.5%	1.5%	1.8%	1.7%
ETHNIKI GENERAL	850	785	787	808	833	1.4%	1.5%	1.6%	1.8%	2.0%
PROGRESSIVE	801	770	657	519	625	1.3%	1.5%	1.3%	1.2%	1.5%
EUROSURE	794	757	980	930	1,646	1.3%	1.5%	2.0%	2.1%	3.9%
PRIME	781	745	766	733	621	1.3%	1.4%	1.5%	1.6%	1.5%
KENTRIKI	696	687	719	0	0	1.2%	1.3%	1.5%	0.0%	0.0%
ALLIANZ	1,091	608	426	495	569	1.8%	1.2%	0.9%	1.1%	1.4%
LUMEN	520	444	466	429	302	0.9%	0.9%	0.9%	1.0%	0.7%
INTERAMERICAN	1	1	1	594	385	0.0%	0.0%	0.0%	1.3%	0.9%
TOTAL	60,002	51,393	49,488	44,647	41,799	100%	100%	100%	100%	100%

Marine, Aviation, Transport Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017		2021	2020	2019	2018	2017	
AIG	453	704	716	648	628		13.8%	20.6%	19.5%	17.8%	17.4%	
CNP ASFALISTIKI	594	615	678	584	629		18.2%	18.0%	18.4%	16.0%	17.4%	
GENERAL INS. CYPRUS	392	374	430	524	528		12.0%	11.0%	11.7%	14.4%	14.6%	
TRUST	263	249	269	197	167		8.0%	7.3%	7.3%	5.4%	4.6%	
PANCYPRIAN	181	235	311	290	294		5.5%	6.9%	8.4%	7.9%	8.1%	
KENTRIKI	189	209	162	193	200		5.8%	6.1%	4.4%	5.3%	5.5%	
ATLANTIC	220	195	215	245	215		6.7%	5.7%	5.8%	6.7%	5.9%	
ROYAL CROWN	171	175	189	189	195		5.2%	5.1%	5.1%	5.2%	5.4%	
ALTIUS	96	120	93	81	90		2.9%	3.5%	2.5%	2.2%	2.5%	
COSMOS	140	113	102	151	159		4.3%	3.3%	2.8%	4.2%	4.4%	
COMMERCIAL	74	84	61	76	75		2.2%	2.5%	1.7%	2.1%	2.1%	
YDROGIOS	95	79	108	136	136		2.9%	2.3%	2.9%	3.7%	3.8%	
ETHNIKI GENERAL	76	60	59	71	82		2.3%	1.7%	1.6%	2.0%	2.3%	
PROGRESSIVE	55	51	59	41	52		1.7%	1.5%	1.6%	1.1%	1.4%	
HYDRA	98	46	60	36	29		3.0%	1.4%	1.6%	1.0%	0.8%	
PRIME	34	35	89	87	16		1.0%	1.0%	2.4%	2.4%	0.5%	
EUROSURE	23	26	28	24	44		0.7%	0.8%	0.7%	0.6%	1.2%	
MINERVA	24	21	34	25	28		0.7%	0.6%	0.9%	0.7%	0.8%	
ALLIANZ	90	16	10	45	41		2.8%	0.5%	0.3%	1.2%	1.1%	
LUMEN	5	8	5	4	4		0.2%	0.2%	0.1%	0.1%	0.1%	
TOTAL	3,272	3,415	3,680	3,649	3,611		100%	100%	100%	100%	100%	

Credit & Suretyship Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017		2021	2020	2019	2018	2017	
CNP ASFALISTIKI	87	81	81	67	41		56.0%	52.3%	51.8%	44.2%	43.3%	
GENERAL INS. CYPRUS	28	25	25	32	38		17.8%	16.2%	16.1%	20.9%	40.6%	
PROGRESSIVE	15	24	22	27	18		9.4%	15.2%	14.2%	17.6%	19.5%	
ATLANTIC	15	14	15	14	-13		9.7%	9.1%	9.6%	8.9%	-13.6%	
YDROGIOS	7	7	7	7	4		4.4%	4.4%	4.4%	4.5%	4.2%	
COMMERCIAL	4	4	6	6	6		2.7%	2.9%	3.8%	3.8%	6.2%	
TOTAL	155	156	156	153	95		100%	100%	100%	100%	100%	

Other Business Gross Premiums Written (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS						MARKET SHARE					
	2021	2020	2019	2018	2017		2021	2020	2019	2018	2017	
GENERAL INS. CYPRUS	3,185	2,606	2,373	2,386	2,727		40.7%	42.4%	41.6%	46.2%	45.7%	
CNP ASFALISTIKI	1,300	1,082	1,083	913	836		16.6%	17.6%	19.0%	17.7%	14.0%	
PRIME	822	704	719	724	609		10.5%	11.4%	12.6%	14.0%	10.2%	
PANCYPRIAN	713	460	314	279	853		9.1%	7.5%	5.5%	5.4%	14.3%	
AIG	657	431	244	269	279		8.4%	7.0%	4.3%	5.2%	4.7%	
INTERAMERICAN	329	275	242	0	0		4.2%	4.5%	4.2%	0.0%	0.0%	
ETHNIKI GENERAL	198	143	173	112	105		2.5%	2.3%	3.0%	2.2%	1.8%	
ROYAL CROWN	79	102	111	122	109		1.0%	1.7%	2.0%	2.4%	1.8%	
TRUST	211	88	89	129	132		2.7%	1.4%	1.6%	2.5%	2.2%	
PROGRESSIVE	111	85	50	56	55		1.4%	1.4%	0.9%	1.1%	0.9%	
COMMERCIAL	69	73	66	77	76		0.9%	1.2%	1.1%	1.5%	1.3%	
MINERVA	82	60	41	31	26		1.0%	1.0%	0.7%	0.6%	0.4%	
KENTRIKI	48	18	168	31	83		0.6%	0.3%	3.0%	0.6%	1.4%	
ATLANTIC	18	18	19	12	15		0.2%	0.3%	0.3%	0.2%	0.3%	
COSMOS	2	4	4	18	18		0.0%	0.1%	0.1%	0.4%	0.3%	
EUROSURE	2	2	3	5	41		0.0%	0.0%	0.1%	0.1%	0.7%	
TOTAL	7,825	6,151	5,699	5,164	5,965		100%	100%	100%	100%	100%	

Total International Gross Premiums Written (€ thousands)

NO.	COMPANY NAME	A&H	MOTOR	MAT	FIRE	LIABILITY	CR. & S.	OTHER	TOTAL NON LIFE PREMIUMS	TOTAL LIFE PREMIUMS	TOTAL PREMIUMS 2021
1	AMERICAN HELLENIC HULL	0	0	12,507	0	0	0	0	12,507	0	12,507
2	ANCORIA	0	0	0	0	0	0	0	0	2,213	2,213
3	CNP ASFALISTIKI	0	0	0	48	9	0	11	67	0	67
4	EUROLIFE	0	0	0	0	0	0	0	0	0	0
5	MEDLIFE	0	0	0	0	0	0	0	0	35,911	35,911
6	PRIME	769	-1	1	0	0	0	0	768	0	768
	TOTAL PREMIUMS	769	-1	12,508	48	9	0	11	13,343	38,124	51,467
											48,676



23, Zenon Sozos Street, 1st Floor
P.O. Box: 22030, 1516 Nicosia
Tel.: 00357 22452990,
Fax: 00357 22374288
Email: info@iac.org.cy