



2022

INSURANCE IN CYPRUS

Directory &
Statistical
Information

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Foreword

Evangelos Anastasiades

Chairman of the IAC



2022 was a landmark year for the whole world and, consequently, for our country, with complex and multi-level challenges. The pandemic shocks were accompanied by Russia's invasion of Ukraine, with the effects becoming even more intense and testing the economic activity of Cyprus, which entered a deep recession of 5.6% of GDP. At the same time, inflationary pressures had a significant impact on the purchasing power of consumers, who saw the rising costs of fuel, food and other essentials significantly affecting the household budget.

In this uncertain economic environment, the insurance industry has once again proved to be fairly well shielded, recording a 9.5% increase in total gross premiums compared to 2021, exceeding the amount of €1 billion.

Specifically, the life insurance sector recorded a significant growth rate of 15.7%, amounting to €520 million compared to €450 million in 2021. The non-life insurance sector had an annualised growth of 4%, reaching €533 million compared to €512 million in 2021.

The significant contribution of the Insurance Industry to the island's economic activity is clearly reflected in the underlying numbers. Our industry

is perhaps the largest institutional investor in Cyprus, with more than €2.7 billion of invested capital in Cyprus and abroad. It also represents 3.9% of the country's GDP, paying out considerable amounts to citizens and businesses in the form of claims and benefits. In fact, in 2022, insurers paid nearly €467 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 constantly invests in its digital transformation, as well as in the training and specialisation of its executives, in order to improve its customer service by adding more channels and providing optimised personalised services and innovative insurance products. Furthermore, by digitalising its operations, the industry conserves resources –e.g., through energy use and paper waste reduction– and creates a positive environmental impact.

At the same time, our industry remains competitive in Life and Health premiums, even after the implementation of the General Healthcare System (GHS), while applying the new requirements emerging from the forthcoming implementation of the IFRS 17 standard. Furthermore, it adapts to new circumstances and creates new products that meet today's customer demands, such as coverages relating to car insurance, climate change, green growth and cybersecurity.

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





1

The Insurance Market In Cyprus: Key Figures 2022

1.1 Insurance companies operating in Cyprus

As of December 31 2022, 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

Life premiums in 2022 were shared among eleven insurance companies with the three largest companies controlling 65% 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 31% of total non-life premium income and the top five ones about 45%.

Source: Insurance Companies Control Service - Ministry of Finance

Number of insurance companies

	2021	2022
Life	11	11
Composite	2	2
Non - life	26	26

Market penetration by top five Life Insurance Companies - 2022

	PREMIUMS (Euro mn)	MARKET SHARE
EUROLIFE	150.5	28.9%
CNP CYPRIALIFE	121.6	23.4%
UNIVERSAL	65.8	12.6%
HELLENIC	39.1	7.5%
METLIFE	34.4	6.6%

Market penetration by top five Non Life Insurance Companies - 2022

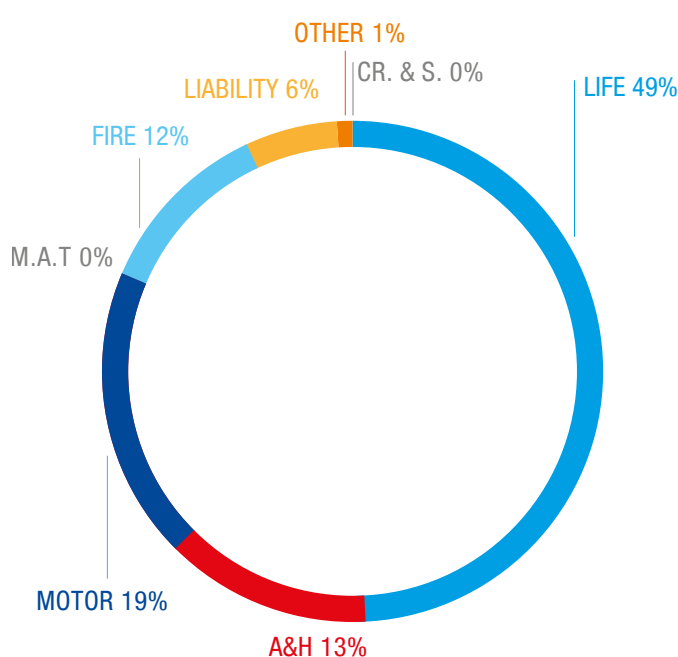
	PREMIUMS (Euro mn)	MARKET SHARE
CNP ASFALISTIKI	62.9	11.8%
GENERAL INS. CYP	59.0	11.1%
TRUST	42.0	7.9%
UNIVERSAL	39.6	7.4%
PANCYPRIAN	38.2	7.2%

1.2 Gross premium written income

Total gross premiums increased by 9.49%, from €962 mn in 2021 to €1.053 mn in 2022.

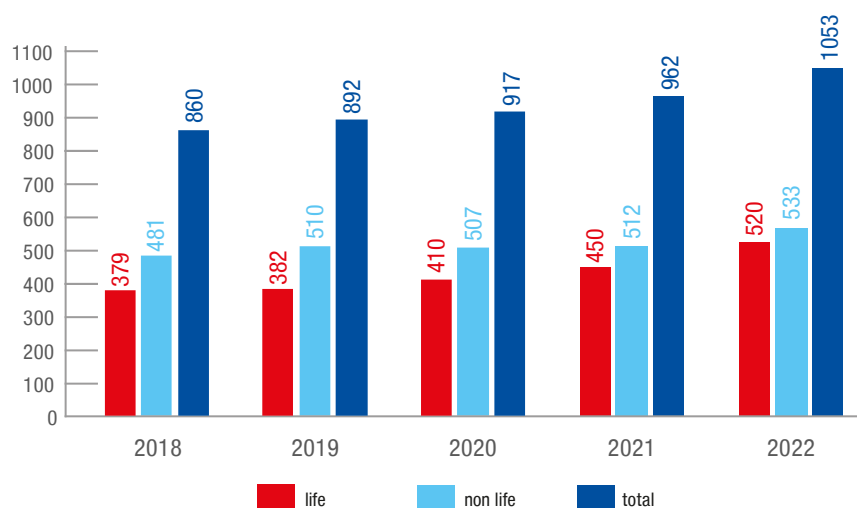
In the non-life insurance sector gross premiums written increased by 4.05% to €533 mn, from €512 mn in 2021. In the life insurance sector, total gross premiums written increased by 15.7% to € mn from €449 mn in 2021.

Gross premiums written by class (%) - 2022



Gross premiums written

Euro million

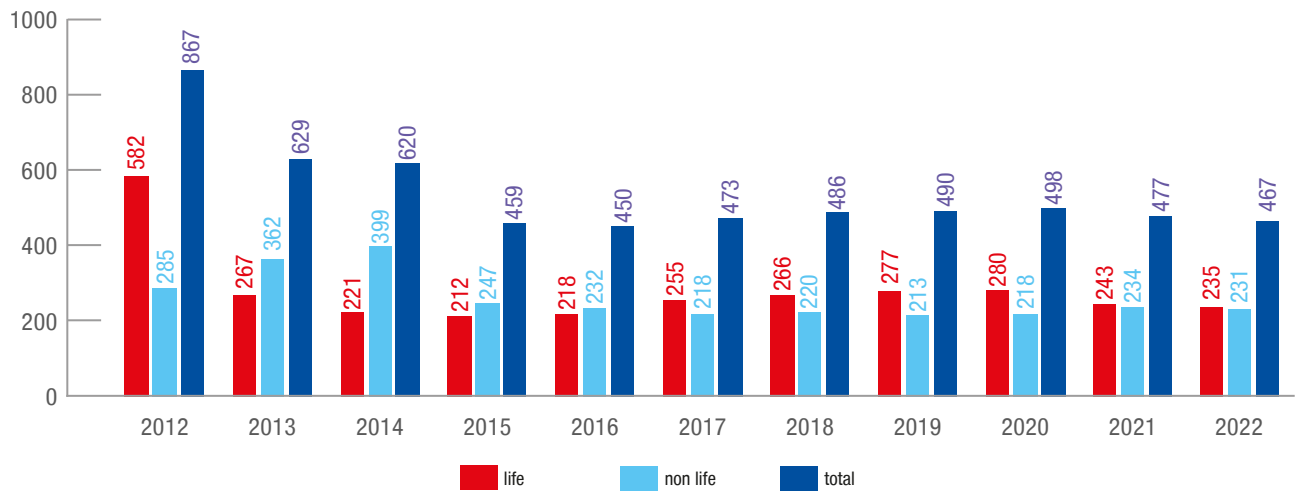


1.3 Claims / Benefits

In 2022, the total incurred claims increased from €428 mn in 2021 to €467 mn, a 9% increase year on year. Of the total claims, €235 mn were related to non-life business, a 7% increase compared to 2021 and €231 mn to life business (11% increase compared to 2021).

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	2018	2019	2020	2021	2022
GDP - At volume measures (Euro mn)	21,613	23,010	21,618	23,437	27,006
% increase over previous year	6.8%	6.5%	-6.0%	8.4%	15.2%
Life premiums (Euro mn)	379	382	410	450	520
% increase over previous year	8.8%	0.7%	7.5%	9.6%	15.7%
Ratio of Life to GDP	1.8%	1.7%	1.9%	1.9%	1.9%
Non - life premiums (Euro mn)	481	510	507	512	533
% increase over previous year	0.4%	6.0%	-0.7%	1.1%	4.0%
Ratio of Non - life to GDP	2.2%	2.2%	2.3%	2.2%	2.0%
Total premiums (Euro mn)	860	892	917	962	1053
% increase over previous year	0.7%	3.7%	2.8%	4.9%	9.5%
Ratio of Total to GDP	4.0%	3.9%	4.2%	4.1%	3.9%

Source : Statistical Service of Cyprus (CYSTAT)

Insurance premiums per capita

YEARS	2018	2019	2020	2021	2022
Population (gov. controlled areas)	870,067	880,398	888,005	918,100	912,703
Life premiums (Euro mn)	379	382	410	450	520
Life premiums per capita	400	430	430	447	570
Non - life premiums (Euro mn)	481	510	507	512	533
Non - life premiums per capita	553	580	571	558	584
Total premiums (Euro mn)	860.3	892	917	962	1053
Total premiums per capita	989	1013	1033	1048	1154

Source : Statistical Service of Cyprus (CYSTAT)





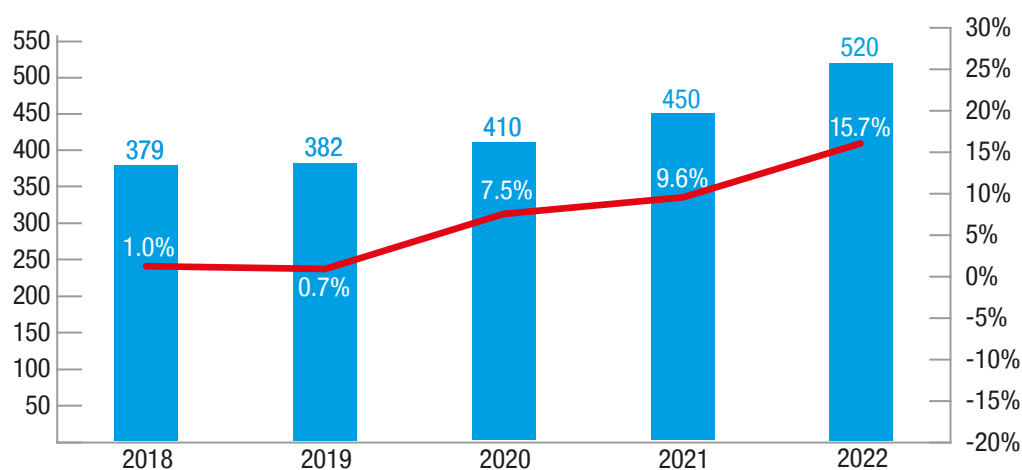
Life Insurance Business

2.1 Gross premiums

Life Premiums amounted in 2022 to €520 mn, registering a 15.7% increase in nominal terms.

Gross Premiums

Euro million



2.2 Benefits Paid

In 2022, the Cyprus insurance industry paid out €209 mn. Payouts decreased by 11% from previous year.

Benefits paid 2018 - 2022

Euro thousands

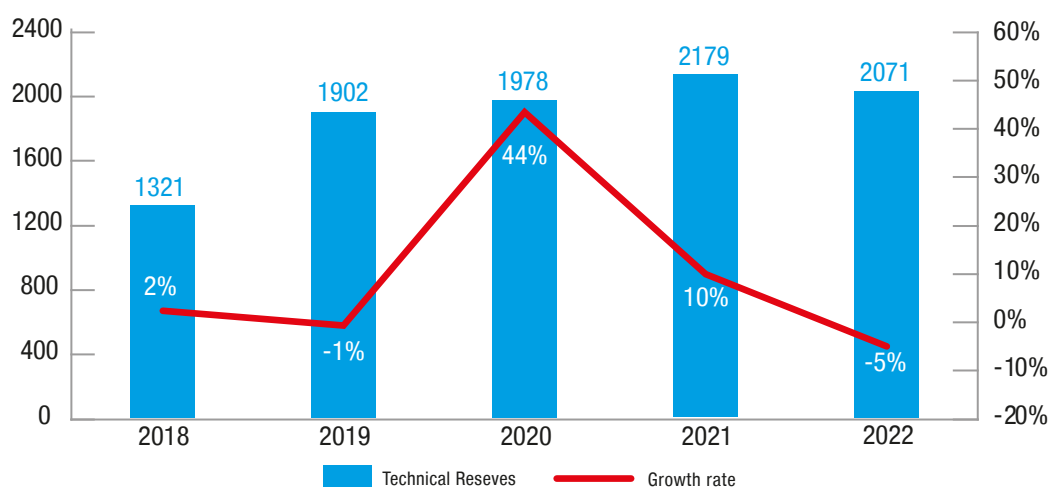
	2018	2019	2020	2021	2022
Death Benefits	45,742	33,229	34,891	38,286	37,299
Disability & Others	25,266	22,330	15,336	15,089	20,546
Maturities/Expiries	37,986	38,621	44,231	37,966	36,403
Surrenders	104,023	123,448	139,985	117,301	137,046
Total	213,017	217,629	234,442	208,642	231,294

2.3 Technical Reserves

Technical Reserves established by life insurers to cover their obligations to policy holders decreased by 5% to €2,071 mn compared to €2,179 mn in 2021

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 17% in 2022. Overall total gross written premiums in New Business reached €112,5 mn, registering a 4.8% increase in 2022.

Total New Business (Individual)

Euro thousands

	2018	2019	2020	2021	2022
Number of Policies:	26,444	30,658	28,675	38,127	44,705
Unit Linked	18,490	20,222	21,050	25,303	24,678
Other Life	7,151	9,674	6,859	11,788	18,991
Single Premium	803	762	766	1,036	1,036
Premiums (Euro thousands):	74,210	81,261	91,704	107,359	112,530
Unit Linked	37,269	43,846	48,972	57,014	57,690
Other Life	5,757	7,187	5,858	6,711	7,818
Single Premium	31,184	30,228	36,874	43,634	47,022

2.5 Claims

Claims 2022

Euro thousands

	DEATHS		MATURITIES	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	72	3,696,465	0	0
ALTIUS	47	4,080,949	21	413,285
ETHNIKI	1	10,000	34	328,457
EUROLIFE	106	8,560,671	726	5,644,685
PRIME	23	496,335	102	679,303
CNP CYPRIALIFE	64	5,602,784	595	7,396,031
HELLENIC	121	8,562,411	61	681,396
METLIFE	54	1,847,528	329	8,926,646
MINERVA	3	101,259	5	249,376
UNIVERSAL	73	3,594,855	647	12,083,485
ANCORIA	7	745,909	0	0
TOTAL	571	37,299,166	2,520	36,402,664

Claims 2022

Euro thousands

	OTHER INSURED EVENTS		SURRENDERS	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	0	0	0	
ALTIUS	778	3,723,920	215	3,699,577
ETHNIKI	316	263,446	593	3,258,262
EUROLIFE	143	2,723,239	2,764	51,920,434
PRIME	1,791	3,309,194	724	5,981,942
CNP CYPRIALIFE	1,120	9,493,438	2,316	32,779,144
HELLENIC	0	0	179	1,227,569
METLIFE	39	11,300	748	8,859,988
MINERVA	32	15,673	22	139,186
UNIVERSAL	26	1,006,126	1,810	18,534,147
ANCORIA	0	0	825	10,645,431
TOTAL	4,245	20,546,334	10,196	137,045,679

2.6 Life Technical Results 2022

The Life Technical Account 2022

Euro thousands

PREMIUMS		
Gross Premiums Earned	504,943	
Reinsurance Premiums	51,762	
Net Premiums	453,181	
Investment Income	-251	
Increase in the value of Life assets	-20,613	
		<u>432,316</u>
CLAIMS		
Gross Claims incurred	217,887	
Claims recoverable from reinsurers	24,264	
Net Claims Incurred	193,623	
EXPENSES		
Commissions - Acquisition	38,407	
Commissions - Renewal	16,740	
Management expenses - Acquisition	26,612	
Management expenses - Renewal	31,575	
Other Admin/Management Expenses	0	
Commission recoverable from reinsurers	8,794	
Net Administration/Management Expenses and Commissions	104,540	
		<u>298,163</u>
LIFE RESERVES		
Increase in reserves		<u>52,120</u>
Other Income	6,593	
Other Expenditure	11,946	
Taxation	12,504	
Profits before tax		76,626





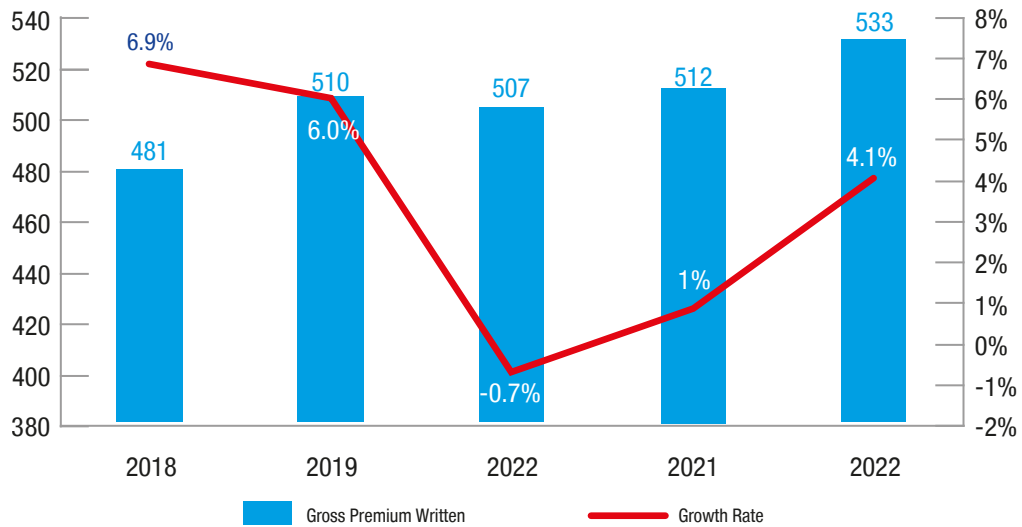
Non-Life Insurance Business

3.1 Gross Premiums Written

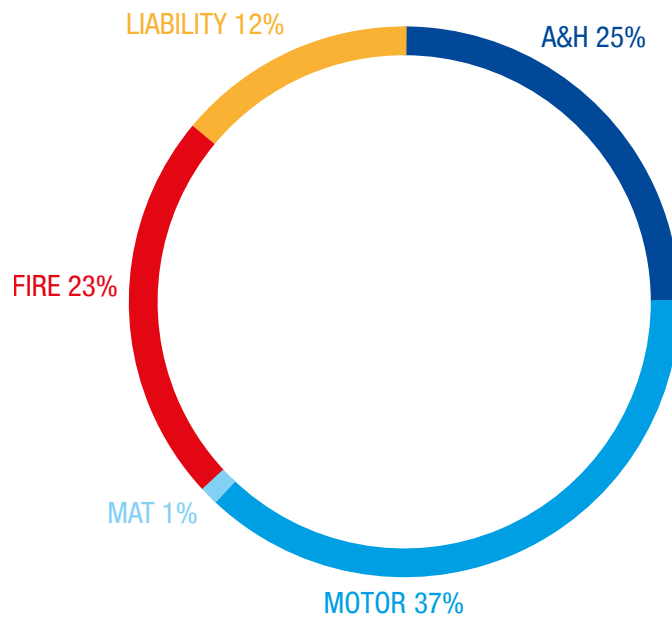
In 2022, the total non-life gross premiums written amounted to €533 mn compared to €512 mn in 2021. Total Non-life income registered 4,1% increase in nominal terms. In terms of relative size, non-life premiums represented 51% of the total (Life and Non-life) business.

Gross Premiums Written

Euro million



Gross premiums written by class (%) - 2022

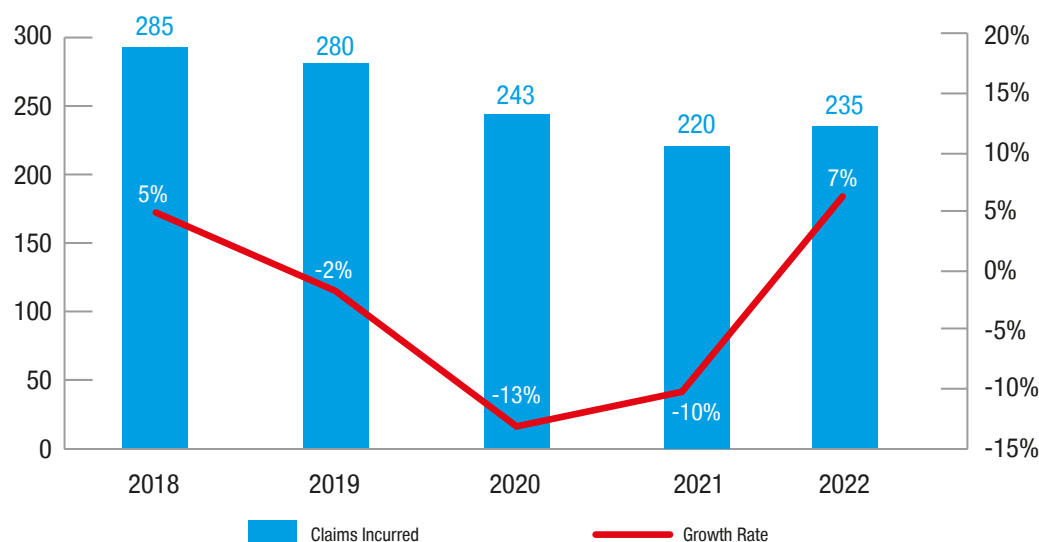


3.2 Claims

The gross incurred claim cost for 2022 amounted to €235 mn a 7.2% increase compared to 2021.

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 2022. Non-life insurers reported underwriting results of €62 mn.

The Non-Life Technical Account 2022

Euro thousands

TOTAL	A. & H.	MOTOR	M.A.T.	FIRE LIABILITY	CREDIT	OTHER	TOTAL	
Premiums								
GGross premiums written	135,833	198,151	3,928	122,732	63,887	153	8,489	533,173
Gross premiums earned	134,967	191,530	3,694	118,958	62,215	149	8,226	519,739
Reinsurance premiums	53,406	17,340	1,722	74,568	15,987	79	6,545	169,646
NNet premiums written	82,427	180,812	2,206	48,164	47,900	74	1,944	363,527
Net premiums earned	83,125	176,590	2,047	46,435	46,286	73	2,011	356,568
Claims								
Gross Claims incurred	66,386	130,493	946	24,895	12,032	-52	659	235,358
Net Claims Incurred	42,190	121,820	585	16,306	10,886	-23	556	192,320
Expenses								
Operating Expenses	13,528	23,916	546	11,085	6,670	67	1,154	56,967
Commission Payable & Acquisition costs	23,735	49,838	712	23,508	12,083	46	1,735	111,658
Total Expenses	37,263	73,754	1,258	34,593	18,754	114	2,890	168,625
Reinsurance Commissions recoverable	18,984	3,007	453	19,223	2,049	26	789	44,531
Policy Fees	1,341	14,304	90	4,900	1,263	2	72	21,973
Technical Results	23,996	-1,672	748	19,659	19,959	10	-573	62,127

3.4 Key Financial Indicators

Claims Ratio (gross)

(gross incurred claims)/(gross premiums earned)

CLASS	2021	2022
Accident & Health	46.3%	49.2%
Motor	64.8%	68.1%
M.A.T	10.7%	25.6%
Fire	18.2%	20.9%
Liability	27.7%	19.3%
Credit & Suretyship	-26.3%	-35.2%
Other	15.4%	8.0%
Total Non - Life	44.0%	45.3%

Gross Expense Ratio

(operating expenses)/(gross premiums earned)

CLASS	2021	2022
Accident & Health	7.4%	10.0%
Motor	13.7%	12.5%
M.A.T	15.3%	14.8%
Fire	9.7%	9.3%
Liability	11.8%	10.7%
Credit & Suretyship	34.3%	45.3%
Other	6.9%	14.0%
Total Non - Life	10.8%	11.0%

Gross Acquisition Cost Ratio

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

CLASS	2021	2022
Accident & Health	17.1%	17.6%
Motor	26.9%	26.0%
M.A.T	19.4%	19.3%
Fire	19.9%	19.8%
Liability	19.5%	19.4%
Credit & Suretyship	29.7%	31.2%
Other	29.2%	21.1%
Total Non - Life	21.8%	21.5%

Gross Combined Ratio

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

CLASS	2021	2022
Accident & Health	70.8%	76.8%
Motor	105.4%	106.6%
M.A.T	45.3%	59.7%
Fire	47.8%	50.0%
Liability	59.0%	49.5%
Credit & Suretyship	37.7%	41.3%
Other	51.4%	43.1%
Total Non - Life	76.6%	77.7%

Claims Ratio (net)

(net incurred claims)/(net premiums earned)

CLASS	2021	2022
AAccident & Health	47.2%	50.8%
Motor	67.5%	69.0%
M.A.T	6.8%	28.6%
Fire	26.8%	35.1%
Liability	29.1%	23.5%
Credit & Suretyship	-38.6%	-31.0%
Other	-35.8%	27.7%
Total Non - Life	51.5%	53.9%

Net Expense Ratio

(operating expenses)/(net premiums earned)

CLASS	2021	2022
Accident & Health	12.2%	16.3%
Motor	14.9%	13.5%
M.A.T	25.5%	26.7%
Fire	23.5%	23.9%
Liability	15.7%	14.4%
Credit & Suretyship	69.7%	91.9%
Other	26.1%	57.4%
Total Non - Life	15.6%	16.0%

Net Acquisition Cost Ratio

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

CLASS	2021	2022
Accident & Health	7.8%	5.7%
Motor	28.3%	26.5%
M.A.T	9.3%	12.6%
Fire	8.7%	9.2%
Liability	20.9%	21.7%
Credit & Suretyship	23.9%	27.6%
Other	68.4%	47.0%
Total Non - Life	19.9%	18.8%

Net Combined Ratio

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

CLASS	2021	2022
Accident & Health	67.2%	72.7%
Motor	110.8%	109.0%
M.A.T	41.6%	67.9%
Fire	59.0%	68.2%
Liability	65.7%	59.6%
Credit & Suretyship	55.0%	88.4%
Other	58.6%	132.1%
Total Non - Life	87.1%	88.7%



4

**Individual Classes of
Non-Life Insurance**

4.1 Motor Vehicle Insurance Business

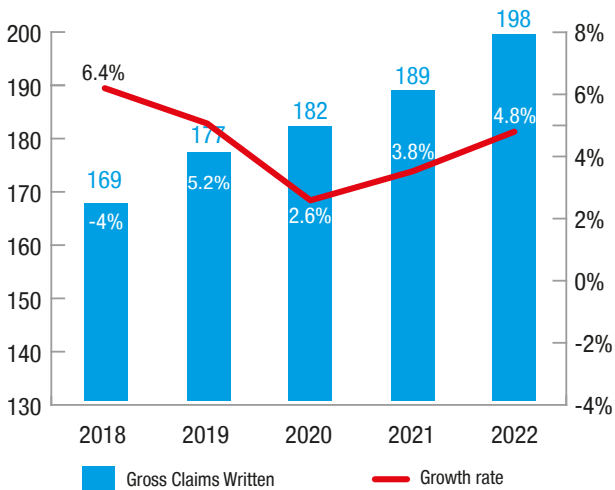
4.1.1 Gross Premium Written

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

In 2022, motor insurance gross premiums written are estimated to have totaled €198mn against €189mn in 2021. This corresponds to a 4.8% increase.

Gross Premiums Written

Euro million

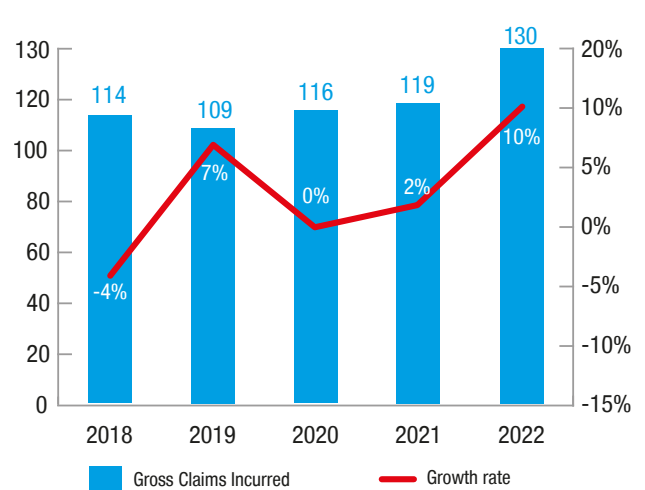


4.1.2 Claims

In 2022, total motor claims incurred amounted to €130 mn. This corresponds to a 10% increase from last year. The gross claims ratio increased to 68.1% in the year under review compared to 64.8% in 2021.

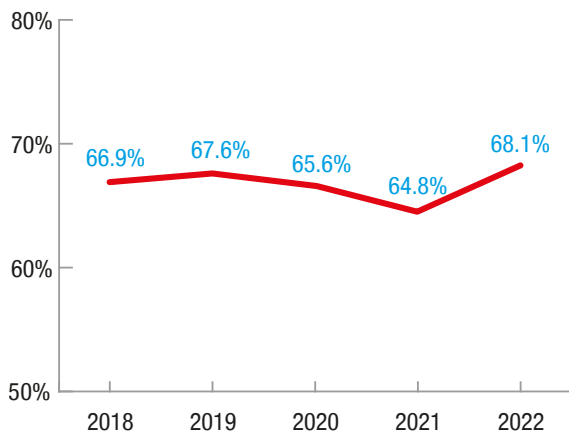
Gross Claims Incurred

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 23% of total premium income.

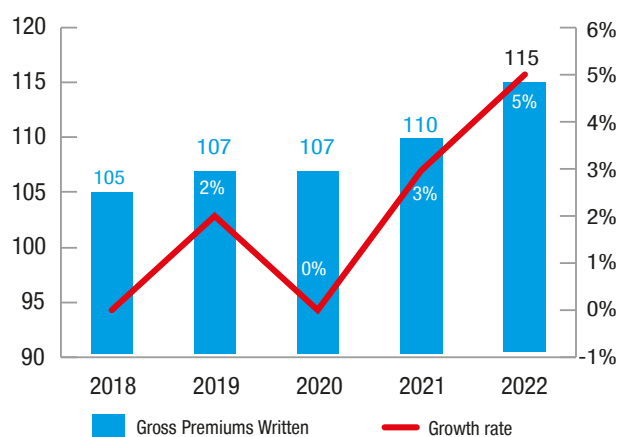
Total gross premiums written amounted in 2022 to €123mn and claims amounted to €25mn.

4.3 Accident & Health Insurance Business

Accident & Health represents 25% of all non-life business. Data for Accident & Health insurance premiums indicates a decrease of 1% compared to 2021. Overall gross premiums written reached €135,8 mn in 2022 (€136,6 mn in 2021).

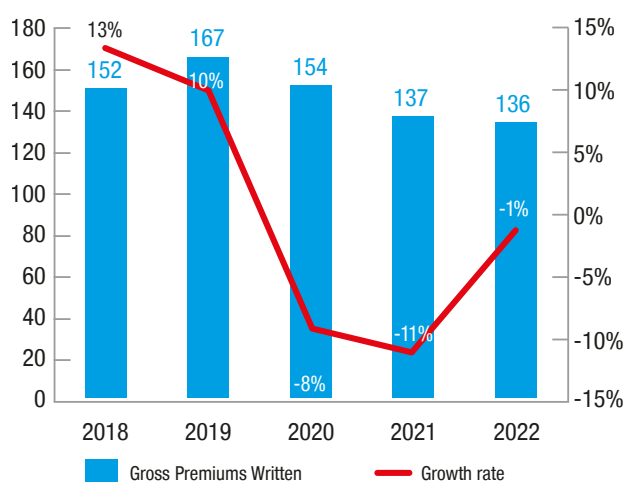
Gross Premiums Written

Euro million



Gross Premiums Written

Euro million



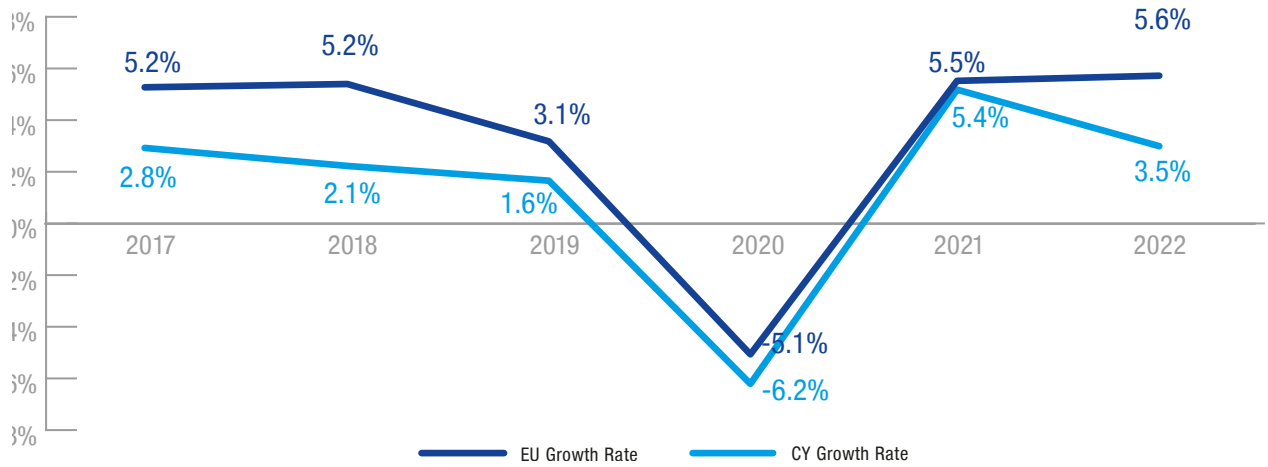




Cyprus Economy in 2022

5.1 Overview

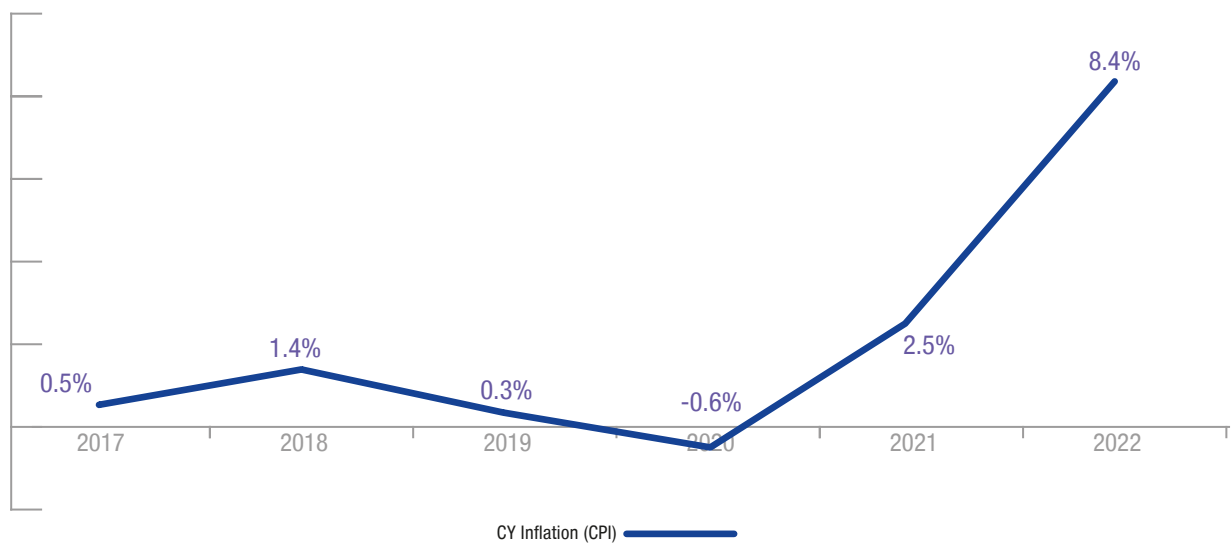
GDP for the year 2022 is provisionally estimated at €27,006mn compared to €23,352mn in 2021. The growth rate in real terms is estimated at 5.6% in 2022, compared to 5.5% in 2021.



5.2 Inflation

The inflation rate, based on the Consumer Price Index, increased to 8.4% in 2022 from 2.5% in 2021.

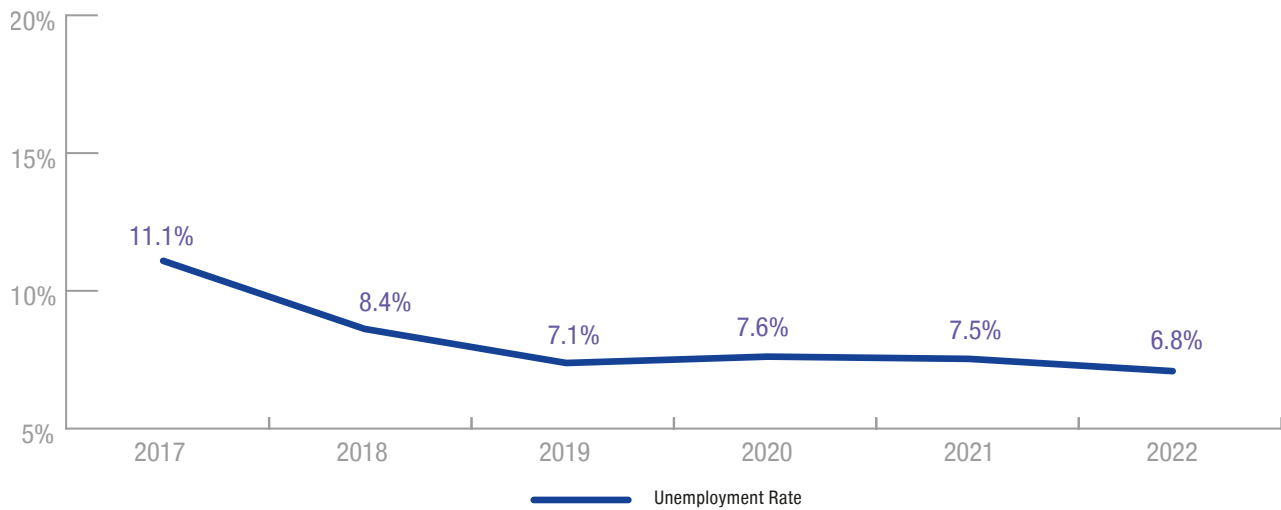
Cyprus inflation (CPI) 2016-2021



5.3 Labour Market

The unemployment rate recorded a decrease reaching 6.8% in 2022 from 7.5% in 2021.

Cyprus Unemployment Rate 2016 - 2021







6

The People behind the IAC

Board of Directors 2022

Chairman

E.Anastasiades

Vice Chairman – Life

A.Pekris

Vice Chairman – Non Life:

A.Stylianou

Board Members

S.Florides	A.Kallimachou	C.Dekatris
S.Demetriou <i>(until October 2021)</i>	C.Christodoulou	Dr N.Antoniou
E.Gavas	E.Petrou <i>(from June 2022)</i>	P.Panagiotou
C.Costas	C.Chaggiandreou	

IAC Committees And Chairpersons

LIFE

Andreani Kallimachou

HEALTH

Avraam Pekris

SOLVENCY II

Andreas Stylianou

PENSIONS

Evan Gavas

TAXATION

Evangelos Anastasiades

ECONOMIC & STATISTICS

Andreas Stylianou

GENERAL

Constantinos Dekatris

LEGAL

Chloe Americanou

RISK MANAGEMENT CONSULTATION COMMITTEE

Stavros Florides

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: 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: 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: 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
 E-mail: pa@ahhic.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
 E-mail: 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: 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: Emilios Pyrishis
Address: P.O.Box 24579 - 1301 Nicosia
Telephone: +357 22886000
E-mail: 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: 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 & Suretyship, Other



CNP CYPRIALIFE LTD

GENERAL MANAGER: Andreani Kallimachou
Address: P.O.Box 20819 - 1664 Nicosia
Telephone: +357 22111213
Fax number: +357 22363407
E-mail: cyprialife@cnpkyprus.com
Homepage: www.cnpcyprialife.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: 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: 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: 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: 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: 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: 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 LIFE

MEMBER OF HELLENIC BANK GROUP



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: 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: 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: 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: 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: 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: 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: 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: 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: 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: 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: 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: 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: 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: 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



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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. ROYAL CROWN INSURANCE CO LTD
27. STEAMSHIP MUTUAL UNDERWRITING ASSOCIATION (EUROPE) 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

A. 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
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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
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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
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CYPRUS GREEN CARD BUREAU	Insurance Centre, 23, Zenon Sozos Street, 1075,Nicosia 2nd Floor, P.O.Box 22030 1516 Nicosia	Tel: 22763913 Fax: 22761007 E-mail: info@mif.org.cy Web-page: www.mif.org.cy
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CYPRUS HIRE AND REJECTED RISKS POOL	Insurance Centre, 23A, Zenon Sozos Street, 1075,Nicosia P.O.Box 24805 1304 Nicosia	Tel: 22760751 Fax: 22768370 E-mail: m.pipis@cyppool.net Web-page: https://cyppool.net/
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INSURANCE INSTITUTE OF CYPRUS	Insurance Centre 23, Zenon Sozos Street 3 rd 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
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Private Insurance Bodies

CYPRUS ASSOCIATION OF ACTUARIES	P.O.Box 23533 1684 Nicosia	Tel: 99577772 (Gavriella Christoforou) E-mail: info@actuaries.org.cy Web-page: www.actuaries.org.cy
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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
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Total Gross Premiums Written in 2022 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	122	8,528	503	7,211	12,827	0	461	29,651	0	29,651
2	ALLIANZ	6	749	103	2,027	1,893	0	0	4,778	12	4,790
3	ALTIUS	5,178	5,029	106	5,717	4,182	0	0	20,212	23,894	44,106
4	ANCORIA	0	0	0	0	0	0	0	0	42,044	42,044
5	ATLANTIC	3,479	12,655	226	3,881	1,441	15	19	21,717	0	21,717
6	CNP ASFALISTIKI	1,675	26,828	724	21,770	9,992	82	1,786	62,858	0	62,858
7	CNP CYPRIALIFE	16,514	0	0	0	0	0	0	16,514	121,637	138,151
8	COMMERCIAL	117	8,657	89	2,800	916	3	75	12,657	0	12,657
9	COSMOS	2,758	10,456	198	2,271	1,062	0	4	16,749	0	16,749
10	ETHNIKI GENERAL	8,600	6,582	77	2,568	984	0	128	18,940	0	18,940
11	ETHNIKI INSURANCE	0	0	0	0	0	0	0	0	15,733	15,733
12	EUROLIFE	24,162	0	0	0	0	0	0	24,162	150,484	174,646
13	EUROSURE	174	6,056	16	1,379	772	0	2	8,399	0	8,399
14	GENERAL INS. CYPRUS	1,843	15,260	496	29,445	8,680	28	3,282	59,033	0	59,033
15	HELLENIC	558	0	0	0	0	0	0	558	39,101	39,659
16	HYDRA	313	10,964	11	2,094	1,084	0	0	14,466	0	14,466
17	INTERAMERICAN	49	9,463	0	265	1	0	400	10,178	0	10,178
18	KENTRIKI	78	2,017	147	1,774	696	0	60	4,772	0	4,772
19	LUMEN	1	1,599	9	1,203	598	0	0	3,410	0	3,410
20	METLIFE	22,737	0	0	0	0	0	0	22,737	34,441	57,178
21	MINERVA	725	12,178	33	1,407	1,316	0	97	15,755	314	16,069
22	PANCYPRIAN	868	14,852	338	17,747	3,373	0	989	38,167	0	38,167
23	PRIME	583	7,968	63	1,975	905	0	757	12,250	26,662	38,912
24	PROGRESSIVE	36	2,999	46	1,956	885	20	109	6,050	0	6,050
25	ROYAL CROWN	43	5,310	184	3,744	1,272	0	98	10,652	0	10,652
26	TRUST	4,006	22,261	422	8,033	7,096	0	222	42,041	0	42,041
27	UNIVERSAL	39,588	0	0	0	0	0	0	39,588	65,753	105,341
28	YDROGIOS	1,620	7,741	137	3,465	3,910	5	0	16,878	0	16,878
	TOTAL PREMIUMS	135,833	198,151	3,928	122,732	63,887	153	8,489	533,173	520,075	1,053,247

Total Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
EUROLIFE	174,646	152,514	136,439	127,529	114,727	16.6%	15.9%	14.9%	14.3%	13.3%
CNP CYPRIALIFE	138,151	128,343	122,970	114,510	106,412	13.1%	13.3%	13.4%	12.8%	12.4%
UNIVERSAL LIFE	105,341	104,695	106,456	107,549	136,921	10.0%	10.9%	11.6%	12.1%	15.9%
CNP ASFALISTIKI	62,858	58,933	56,095	53,035	50,009	6.0%	6.1%	6.1%	5.9%	5.8%
GENERAL INS. CYPRUS	59,033	55,086	53,585	51,861	45,218	5.6%	5.5%	5.4%	5.6%	5.7%
METLIFE	57,178	53,337	49,332	49,812	48,897	5.4%	5.7%	5.8%	5.8%	5.3%
ALTIUS	44,106	41,707	39,853	36,324	34,988	4.2%	4.3%	4.3%	4.1%	4.1%
ANCORIA	42,044	36,545	36,843	39,117	40,764	4.0%	2.6%	2.6%	2.9%	2.6%
TRUST	42,041	38,743	36,352	35,531	33,156	4.0%	4.0%	4.0%	4.0%	3.9%
HELLENIC	39,659	37,014	36,320	33,904	29,506	3.8%	2.8%	2.9%	3.1%	1.4%
PRIME	38,912	28,646	26,657	26,463	22,832	3.7%	3.8%	4.0%	4.4%	4.7%
PANCYPRIAN	38,167	27,402	26,630	27,252	12,095	3.6%	3.8%	4.0%	3.8%	3.4%
AIG	29,651	25,164	24,005	25,614	22,561	2.8%	3.0%	2.9%	3.0%	2.7%
ATLANTIC	21,717	21,388	22,346	23,600	23,097	2.1%	2.2%	2.4%	2.6%	2.7%
ETHNIKI GENERAL	18,940	17,770	17,720	18,597	18,553	1.8%	1.8%	1.9%	2.1%	2.2%
YDROGIOS	16,878	18,356	16,993	17,538	17,456	1.6%	1.7%	1.6%	1.7%	1.6%
COSMOS	16,749	15,910	15,014	15,333	14,107	1.6%	1.9%	1.9%	2.0%	2.0%
MINERVA	16,069	15,361	14,474	13,544	11,564	1.5%	1.6%	1.6%	1.5%	1.3%
ETHNIKI INSURANCE	15,733	14,376	13,155	11,331	8,946	1.5%	1.5%	1.4%	1.3%	1.0%
HYDRA	14,466	13,549	13,075	13,476	12,620	1.4%	1.4%	1.4%	1.5%	1.5%
COMMERCIAL	12,657	12,013	11,625	10,750	9,884	1.2%	1.2%	1.3%	1.2%	1.1%
ROYAL CROWN	10,652	10,001	9,762	9,833	9,544	1.0%	1.0%	1.1%	1.1%	1.1%
INTERAMERICAN	10,178	9,638	9,162	8,486	7,658	1.0%	0.9%	0.7%	0.7%	0.4%
EUROSURE	8,399	8,281	6,633	5,824	3,205	0.8%	1.0%	1.0%	1.0%	0.9%
PROGRESSIVE	6,050	5,401	5,324	4,950	4,822	0.6%	0.6%	0.6%	0.6%	0.6%
ALLIANZ	4,790	4,663	4,722	4,625	4,453	0.5%	0.4%	0.4%	0.4%	1.6%
KENTRIKI	4,772	4,126	3,275	3,583	13,833	0.5%	0.5%	0.5%	0.5%	0.5%
LUMEN	3,410	2,957	2,322	2,089	2,460	0.3%	0.3%	0.3%	0.2%	0.3%
TOTAL	1,053,247	961,956	917,140	892,059	860,289	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
CNP ASFALISTIKI	62,858	58,933	56,095	53,035	50,009	11.8%	11.5%	11.1%	10.4%	10.4%
GENERAL INS. CYPRUS	59,033	53,337	49,332	49,812	48,897	11.1%	10.4%	9.7%	9.8%	10.2%
TRUST	42,041	38,743	36,352	35,531	33,156	7.9%	7.6%	7.2%	7.0%	6.9%
UNIVERSAL	39,588	39,921	46,447	52,904	48,430	7.4%	7.8%	9.2%	10.4%	10.1%
PANCYPRIAN	38,167	37,014	36,320	33,904	29,506	7.2%	7.2%	7.2%	6.6%	6.1%
AIG	29,651	28,646	26,657	26,463	22,832	5.6%	5.6%	5.3%	5.2%	4.7%
EUROLIFE	24,162	23,924	25,633	25,909	24,015	4.5%	4.7%	5.1%	5.1%	5.0%
METLIFE	22,737	23,290	25,698	27,009	22,651	4.3%	4.5%	5.1%	5.3%	4.7%
ATLANTIC	21,717	21,388	22,346	23,600	23,097	4.1%	4.2%	4.4%	4.6%	4.8%
ALTUIS	20,212	20,576	21,668	21,520	21,595	3.8%	4.0%	4.3%	4.2%	4.5%
ETHNIKI GENERAL	18,940	17,770	17,720	18,597	18,553	3.6%	3.5%	3.5%	3.6%	3.9%
YDROGIOS	16,878	15,910	15,014	15,333	14,107	3.2%	3.1%	3.0%	3.0%	2.9%
COSMOS	16,749	18,356	16,993	17,538	17,456	3.1%	3.6%	3.4%	3.4%	3.6%
CNP CYPRIALIFE	16,514	16,781	18,241	19,095	14,027	3.1%	3.3%	3.6%	3.7%	2.9%
MINERVA	15,755	15,027	14,117	13,154	11,141	3.0%	2.9%	2.8%	2.6%	2.3%
HYDRA	14,466	13,549	13,075	13,476	12,620	2.7%	2.6%	2.6%	2.6%	2.6%
COMMERCIAL	12,657	12,013	11,625	10,750	9,884	2.4%	2.3%	2.3%	2.1%	2.1%
PRIME	12,250	11,584	11,852	12,936	13,429	2.3%	2.3%	2.3%	2.5%	2.8%
ROYAL CROWN	10,652	10,001	9,762	9,833	9,544	2.0%	2.0%	1.9%	1.9%	2.0%
INTERAMERICAN	10,178	8,281	6,633	5,824	3,205	1.9%	1.6%	1.3%	1.1%	0.7%
EUROSURE	8,399	9,638	9,162	8,486	7,658	1.6%	1.9%	1.8%	1.7%	1.6%
PROGRESSIVE	6,050	5,401	5,324	4,950	4,822	1.1%	1.1%	1.1%	1.0%	1.0%
ALLIANZ	4,778	4,116	3,258	3,583	13,436	0.9%	0.8%	0.6%	0.7%	2.8%
KENTRIKI	4,772	4,663	4,722	4,625	4,453	0.9%	0.9%	0.9%	0.9%	0.9%
LUMEN	3,410	2,957	2,322	2,089	2,460	0.6%	0.6%	0.5%	0.4%	0.5%
HELLENIC	558	590	500	447	439	0.1%	0.1%	0.1%	0.1%	0.1%
TOTAL	533,173	512,408	506,871	510,404	481,422	100%	100%	100%	100%	100%

Total Life Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
EUROLIFE	150,484	128,590	110,806	101,620	90,712	28.9%	28.6%	27.0%	26.6%	23.9%
CNP CYPRIALIFE	121,637	111,563	104,729	95,415	92,386	23.4%	24.8%	25.5%	25.0%	24.4%
UNIVERSAL	65,753	64,773	60,009	54,645	88,491	12.6%	14.4%	14.6%	14.3%	23.4%
ANCORIA	42,044	25,164	24,005	25,614	22,561	8.1%	5.6%	5.9%	6.7%	6.0%
HELLENIC	39,101	26,812	26,129	26,805	11,656	7.5%	6.0%	6.4%	7.0%	3.1%
METLIFE	34,441	31,796	27,887	24,851	22,567	6.6%	7.1%	6.8%	6.5%	6.0%
PRIME	26,662	24,960	24,991	26,181	27,335	5.1%	5.6%	6.1%	6.9%	7.2%
ALTIUS	23,894	21,131	18,185	14,803	13,393	4.6%	4.7%	4.4%	3.9%	3.5%
ETHNIKI INSURANCE	15,733	14,376	13,155	11,331	8,946	3.0%	3.2%	3.2%	3.0%	2.4%
MINERVA	314	334	357	389	423	0.1%	0.1%	0.1%	0.1%	0.1%
ALLIANZ	12	10	16	-94	397	0.0%	0.0%	0.0%	0.0%	0.1%
TOTAL	520,075	449,511	410,269	381,561	378,867	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				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
CNP ASFALISTIKI	26.828	26,144	25,115	24,465	23,022	13.5%	13.8%	13.8%	13.8%	14.2%
TRUST	22.261	20,152	18,654	17,924	16,849	11.2%	10.6%	10.2%	10.1%	9.6%
GENERAL INS. CYPRUS	15.260	14,766	14,470	14,184	13,761	7.7%	7.5%	7.3%	7.4%	7.6%
PANCYPRIAN	14.852	14,135	13,302	13,105	13,081	7.5%	7.8%	7.9%	8.0%	8.2%
ATLANTIC	12.655	12,118	11,817	11,369	10,939	6.4%	6.4%	6.5%	6.4%	6.7%
MINERVA	12.178	11,874	11,177	10,051	8,633	6.1%	6.3%	6.1%	5.7%	5.1%
HYDRA	10.964	10,523	10,889	11,075	11,431	5.5%	5.4%	5.5%	5.9%	6.1%
COSMOS	10.456	10,302	10,080	10,500	9,941	5.3%	5.6%	6.0%	6.2%	7.3%
INTERAMERICAN	9.463	7,755	8,038	8,539	9,183	4.8%	4.1%	3.4%	3.1%	0.5%
COMMERCIAL	8.657	8,228	7,955	7,202	6,341	4.4%	4.3%	4.4%	4.1%	3.9%
AIG	8.528	8,135	7,769	7,773	6,489	4.3%	4.3%	4.3%	4.4%	3.7%
PRIME	7.968	7,409	7,432	8,042	7,547	4.0%	4.1%	4.4%	4.8%	6.3%
YDROGIOS	7.741	6,995	6,536	5,773	5,242	3.9%	3.9%	4.1%	4.5%	4.1%
ETHNIKI GENERAL	6.582	7,720	6,171	5,449	3,204	3.3%	3.1%	3.1%	3.1%	3.2%
EUROSURE	6.056	5,947	5,636	5,466	5,154	3.1%	3.7%	3.6%	3.3%	2.6%
ROYAL CROWN	5.310	4,938	4,853	4,434	3,970	2.7%	2.6%	2.6%	2.7%	3.0%
ALTIUS	5.029	4,990	4,822	4,809	4,606	2.5%	2.6%	2.7%	2.5%	2.1%
PROGRESSIVE	2.999	2,889	2,918	2,859	2,910	1.5%	1.5%	1.6%	1.6%	1.7%
KENTRIKI	2.017	2,086	2,243	2,249	2,267	1.0%	1.1%	1.2%	1.3%	1.3%
LUMEN	1.599	1,514	1,199	1,117	1,563	0.8%	0.8%	0.7%	0.6%	0.9%
ALLIANZ	749	745	934	1,011	2,535	0.4%	0.4%	0.5%	0.6%	1.8%
TOTAL	198,151	189,365	182,009	177,396	158,536	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						
	2022	2021	2020	2019	2018	2017	2016
CNP ASFALISTIKI LTD	1,359	1,047	781	1,169	1,203	1,150	1,037
TRUST INTERNATIONAL INS CO (CYPRUS) LTD	1,054	784	575	859	818	734	617
PANCYPRIAN INSURANCE LTD	774	607	455	702	689	623	548
GENERAL INSURANCE OF CYPRUS LTD	742	560	421	667	645	555	491
ATLANTIC INSURANCE CO PUBLIC LTD	633	496	364	557	569	535	486
MINERVA INSURANCE CO PUBLIC LTD	626	458	356	583	616	548	512
COSMOS INSURANCE CO PUBLIC LTD	552	424	337	507	521	482	435
HYDRA INSURANCE CO LTD	540	470	323	440	430	398	349
GAN DIRECT INSURANCE LTD	502	403	310	506	542	517	471
COMMERCIAL GENERAL INSURANCE LTD	428	338	274	468	538	525	478
AIG EUROPE S.A	420	321	265	395	347	288	235
PRIME INSURANCE CO LTD	407	331	252	323	315	268	218
YDROGIOS INSURANCE CO (CYPRUS) LTD	399	332	231	322	329	313	275
EUROSURE INSURANCE CO LTD	367	275	185	268	217	187	154
ETHNIKI GEN. INSURANCE (CYPRUS) LTD	312	237	175	263	269	248	201
ROYAL CROWN INSURANCE CO LTD	259	202	153	233	252	235	212
ALTIUS INSURANCE LTD	256	203	141	201	174	154	138
PROGRESSIVE INSURANCE CO LTD	151	123	91	148	144	133	111
KENTRIKI INSURANCE CO LTD	109	94	72	116	111	126	112
ALLIANZ HELLAS S.A	101	79	59	133	160	150	123
LUMEN INSURANCE	101	0	59	90	93	85	75
CATLIN INSURANCE CO (U.K.) LTD	0	79	59	90	97	85	75
TOTAL	10,091	7,862	5,941	9,044	9,078	8,341	7,353

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				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
GENERAL INS. CYPRUS	29,445	26,476	24,402	25,004	24,421	23.99%	23.0%	22.1%	23.4%	22.8%
CNP ASFALISTIKI	21,770	20,285	19,385	16,745	16,347	17.74%	17.6%	17.6%	15.7%	15.2%
PANCYPRIAN	17,747	17,386	16,958	15,068	11,182	14.46%	15.1%	15.4%	14.1%	10.4%
TRUST	8,033	7,465	7,122	7,707	6,374	6.55%	6.3%	6.1%	5.9%	5.5%
AIG	7,211	7,253	6,751	6,315	5,927	5.88%	6.5%	6.5%	7.2%	5.9%
ALTIUS	5,717	5,281	5,323	5,048	5,024	4.66%	4.6%	4.8%	4.7%	4.7%
ATLANTIC	3,881	4,194	5,097	6,328	6,596	3.16%	3.6%	4.6%	5.9%	6.2%
ROYAL CROWN	3,744	3,472	3,496	3,434	3,324	3.05%	3.0%	3.2%	3.2%	3.1%
YDROGIOS	3,465	3,327	3,056	3,176	2,851	2.82%	2.9%	2.8%	3.0%	2.7%
COMMERCIAL	2,800	2,676	2,600	2,517	2,444	2.28%	2.3%	2.4%	2.4%	2.3%
ETHNIKI GENERAL	2,568	2,443	2,332	2,293	2,197	2.09%	2.1%	2.1%	2.1%	2.0%
COSMOS	2,271	2,152	2,233	2,165	2,094	1.85%	1.9%	2.0%	2.0%	2.0%
HYDRA	2,094	1,888	1,740	1,657	1,505	1.71%	1.6%	1.6%	1.6%	1.4%
ALLIANZ	2,027	2,181	1,689	2,128	10,310	1.65%	1.9%	1.5%	2.0%	9.6%
PRIME	1,975	1,703	1,594	1,641	1,775	1.61%	1.5%	1.4%	1.5%	1.7%
PROGRESSIVE	1,956	1,568	1,556	1,491	1,190	1.59%	1.3%	1.3%	1.2%	1.2%
KENTRIKI	1,774	1,499	1,445	1,274	1,241	1.45%	1.4%	1.3%	1.1%	1.1%
MINERVA	1,407	1,572	1,440	1,178	1,222	1.15%	1.1%	1.0%	1.0%	0.7%
EUROSURE	1,379	1,249	1,146	1,016	740	1.12%	1.4%	1.4%	1.4%	1.1%
LUMEN	1,203	917	669	498	459	0.98%	0.8%	0.6%	0.5%	0.4%
INTERAMERICAN	265	188	147	102	1	0.22%	0.2%	0.1%	0.1%	0.0%
TOTAL	122,732	115,173	110,182	106,788	107,224	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
UNIVERSAL	39,588	39,921	46,447	52,904	48,430	29.2%	29.2%	30.2%	31.6%	31.9%
EUROLIFE	24,162	23,290	25,698	27,009	22,651	17.0%	17.0%	16.7%	16.2%	14.9%
METLIFE	22,737	23,924	25,633	25,909	24,015	17.5%	17.5%	16.7%	15.5%	15.8%
CNP CYPRIALIFE	16,514	16,781	18,241	19,095	14,027	12.3%	12.3%	11.9%	11.4%	9.2%
ETHNIKI GENERAL	8,600	8,255	8,764	9,817	10,210	6.0%	6.0%	5.7%	5.9%	6.7%
ALTIUS	5,178	5,807	7,165	7,971	9,266	4.3%	4.3%	4.7%	4.8%	6.1%
TRUST	4,006	4,378	5,434	6,314	6,039	3.2%	3.2%	3.5%	3.8%	4.0%
ATLANTIC	3,479	3,553	3,918	4,433	4,123	2.6%	2.6%	2.6%	2.7%	2.7%
COSMOS	2,758	2,633	2,863	3,120	3,005	1.9%	1.9%	1.9%	1.9%	2.0%
GENERAL INS. CYPRUS	1,843	1,722	2,168	2,283	2,169	1.3%	1.3%	1.4%	1.4%	1.4%
CNP ASFALISTIKI	1,675	1,513	1,709	1,582	1,567	1.1%	1.1%	1.1%	0.9%	1.0%
YDROGIOS	1,620	1,322	1,414	1,487	1,518	1.0%	1.0%	0.9%	0.9%	1.0%
PANCYPRIAN	868	837	1,001	1,062	942	0.6%	0.6%	0.7%	0.6%	0.6%
MINERVA	725	490	735	1,182	926	0.4%	0.4%	0.5%	0.7%	0.6%
PRIME	583	639	692	1,193	1,032	0.5%	0.5%	0.5%	0.7%	0.7%
HELLENIC	558	590	500	447	439	0.4%	0.4%	0.3%	0.3%	0.3%
HYDRA	313	301	355	475	483	0.2%	0.2%	0.2%	0.3%	0.3%
EUROSURE	174	257	284	212	268	0.2%	0.2%	0.2%	0.1%	0.2%
AIG	122	109	179	294	389	0.1%	0.1%	0.1%	0.2%	0.3%
COMMERCIAL	117	72	126	148	146	0.1%	0.1%	0.1%	0.1%	0.1%
KENTRIKI	78	99	114	136	134	0.1%	0.1%	0.1%	0.1%	0.1%
INTERAMERICAN	49	40	40	52	53	0.0%	0.0%	0.0%	0.0%	0.0%
ROYAL CROWN	43	43	39	31	0	0.0%	0.0%	0.0%	0.0%	0.0%
PROGRESSIVE	36	32	31	30	28	0.0%	0.0%	0.0%	0.0%	0.0%
ALLIANZ	6	8	12	9	52	0.0%	0.0%	0.0%	0.0%	0.0%
LUMEN	1	1	1	3	5	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	135,833	136,616	153,565	167,198	151,917	100%	100%	100%	100%	100%

Liability Gross Premiums Written by Company (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
AIG	12,827	11,827	10,452	9,728	8,662	20.1%	19.7%	20.3%	19.7%	19.4%
CNP ASFALISTIKI	9,992	9,201	8,403	8,497	7,558	15.6%	15.3%	16.4%	17.2%	16.9%
GENERAL INS. CYPRUS	8,680	7,401	6,455	6,591	6,284	13.6%	12.3%	12.6%	13.3%	14.1%
TRUST	7,096	6,486	5,176	4,619	4,014	11.1%	10.8%	10.1%	9.3%	9.0%
ALTIUS	4,182	4,455	4,206	3,975	3,254	6.5%	7.4%	8.2%	8.0%	7.3%
YDROGIOS	3,910	3,132	3,196	2,964	3,053	6.1%	5.2%	6.2%	6.0%	6.8%
PANCYPRIAN	3,373	3,560	2,732	2,418	1,999	5.3%	5.9%	5.3%	4.9%	4.5%
ALLIANZ	1,893	1,270	1,288	1,221	1,169	3.0%	2.1%	2.5%	2.5%	2.6%
ATLANTIC	1,441	1,249	1,127	1,237	1,248	2.3%	2.1%	2.2%	2.5%	2.8%
MINERVA	1,316	1,159	1,021	818	679	2.1%	1.9%	2.0%	1.7%	1.5%
ROYAL CROWN	1,272	2,907	889	1,072	757	2.0%	4.8%	1.7%	2.2%	1.7%
HYDRA	1,084	961	855	785	655	1.7%	1.6%	1.7%	1.6%	1.5%
COSMOS	1,062	863	796	762	807	1.7%	1.4%	1.5%	1.5%	1.8%
ETHNIKI GENERAL	984	850	785	787	808	1.5%	1.4%	1.5%	1.6%	1.8%
COMMERCIAL	916	801	770	657	519	1.4%	1.3%	1.5%	1.3%	1.2%
PRIME	905	794	757	980	930	1.4%	1.3%	1.5%	2.0%	2.1%
PROGRESSIVE	885	781	745	766	733	1.4%	1.3%	1.4%	1.5%	1.6%
EUROSURE	772	696	687	719	0	1.2%	1.2%	1.3%	1.5%	0.0%
KENTRIKI	696	1,091	608	426	495	1.1%	1.8%	1.2%	0.9%	1.1%
LUMEN	598	520	444	466	429	0.9%	0.9%	0.9%	0.9%	1.0%
INTERAMERICAN	1	1	1	1	594	0.0%	0.0%	0.0%	0.0%	1.3%
TOTAL	63,887	60,002	51,393	49,488	44,647	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
CNP ASFALISTIKI	724	594	615	678	584	18.4%	18.2%	18.0%	18.4%	16.0%
AIG	503	453	704	716	648	12.8%	13.8%	20.6%	19.5%	17.8%
GENERAL INS. CYPRUS	496	392	374	430	524	12.6%	12.0%	11.0%	11.7%	14.4%
TRUST	422	263	249	269	197	10.8%	8.0%	7.3%	7.3%	5.4%
PANCYPRIAN	338	181	235	311	290	8.6%	5.5%	6.9%	8.4%	7.9%
ATLANTIC	226	220	195	215	245	5.8%	6.7%	5.7%	5.8%	6.7%
COSMOS	198	140	113	102	151	5.0%	4.3%	3.3%	2.8%	4.2%
ROYAL CROWN	184	171	175	189	189	4.7%	5.2%	5.1%	5.1%	5.2%
KENTRIKI	147	189	209	162	193	3.7%	5.8%	6.1%	4.4%	5.3%
YDROGIOS	137	95	79	108	136	3.5%	2.9%	2.3%	2.9%	3.7%
ALTIUS	106	96	120	93	81	2.7%	2.9%	3.5%	2.5%	2.2%
ALLIANZ	103	90	16	10	45	2.6%	2.8%	0.5%	0.3%	1.2%
COMMERCIAL	89	74	84	61	76	2.3%	2.2%	2.5%	1.7%	2.1%
ETHNIKI GENERAL	77	76	60	59	71	2.0%	2.3%	1.7%	1.6%	2.0%
PRIME	63	34	35	89	87	1.6%	1.0%	1.0%	2.4%	2.4%
PROGRESSIVE	46	55	51	59	41	1.2%	1.7%	1.5%	1.6%	1.1%
MINERVA	33	24	21	34	25	0.8%	0.7%	0.6%	0.9%	0.7%
EUROSURE	16	23	26	28	24	0.4%	0.7%	0.8%	0.7%	0.6%
HYDRA	11	98	46	60	36	0.3%	3.0%	1.4%	1.6%	1.0%
LUMEN	9	5	8	5	4	0.2%	0.2%	0.2%	0.1%	0.1%
TOTAL	3,928	3,272	3,415	3,680	3,649	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
CNP ASFALISTIKI	82	87	81	81	67	53.7%	56.0%	52.3%	51.8%	44.2%
GENERAL INS. CYPRUS	28	28	25	25	32	18.1%	17.8%	16.2%	16.1%	20.9%
PROGRESSIVE	20	15	24	22	27	13.0%	9.4%	15.2%	14.2%	17.6%
ATLANTIC	15	15	14	15	14	9.8%	9.7%	9.1%	9.6%	8.9%
YDROGIOS	5	7	7	7	7	3.4%	4.4%	4.4%	4.4%	4.5%
COMMERCIAL	3	4	4	6	6	2.0%	2.7%	2.9%	3.8%	3.8%
TOTAL	153	155	156	156	153	100%	100%	100%	100%	100%

Other Business Gross Premiums Written (€ thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2022	2021	2020	2019	2018	2022	2021	2020	2019	2018
GENERAL INS. CYPRUS	3,282	3,185	2,606	2,373	2,386	38.7%	40.7%	42.4%	41.6%	46.2%
CNP ASFALISTIKI	1,786	1,300	1,082	1,083	913	21.0%	16.6%	17.6%	19.0%	17.7%
PANCYPRIAN	989	713	460	314	279	11.6%	9.1%	7.5%	5.5%	5.4%
PRIME	757	822	704	719	724	8.9%	10.5%	11.4%	12.6%	14.0%
AIG	461	657	431	244	269	5.4%	8.4%	7.0%	4.3%	5.2%
INTERAMERICAN	400	329	275	242	0	4.7%	4.2%	4.5%	4.2%	0.0%
TRUST	222	211	88	89	129	2.6%	2.7%	1.4%	1.6%	2.5%
ETHNIKI GENERAL	128	198	143	173	112	1.5%	2.5%	2.3%	3.0%	2.2%
PROGRESSIVE	109	111	85	50	56	1.3%	1.4%	1.4%	0.9%	1.1%
ROYAL CROWN	98	79	102	111	122	1.2%	1.0%	1.7%	2.0%	2.4%
MINERVA	97	82	60	41	31	1.1%	1.0%	1.0%	0.7%	0.6%
COMMERCIAL	75	69	73	66	77	0.9%	0.9%	1.2%	1.1%	1.5%
KENTRIKI	60	48	18	168	31	0.7%	0.6%	0.3%	3.0%	0.6%
ATLANTIC	19	18	18	19	12	0.2%	0.2%	0.3%	0.3%	0.2%
COSMOS	4	2	4	4	18	0.0%	0.0%	0.1%	0.1%	0.4%
EUROSURE	2	2	2	3	5	0.0%	0.0%	0.0%	0.1%	0.1%
TOTAL	8,489	7,825	6,151	5,699	5,164	100%	100%	100%	100%	100%

Total International Gross Premiums Written (€ thousands)

COMPANY NAME	A&H	MOTOR	MAT	FIRE	LIABILITY	CR. & S.	OTHER	TOTAL NON LIFE PREMIUMS	TOTAL LIFE PREMIUMS	TOTAL PREMIUMS 2022	TOTAL PREMIUMS 2021
	0	0	13,240	0	0	0	0	13,240	0	13,240	12,507
ANCORIA	0	0	0	0	0	0	0	0	3,343	3,343	2,213
CNP ASFALISTIKI	0	0	0	65	8	0	12	84	0	84	67
EUROLIFE	0	0	0	0	0	0	0	0	0	0	0
MEDLIFE	0	0	0	0	0	0	0	0	37,033	37,033	35,911
PRIME	610	0	0	0	0	0	0	610	0	610	768
TOTAL PREMIUMS	610	0	13,240	65	8	537	12	14,471	40,377	54,848	51,467



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