



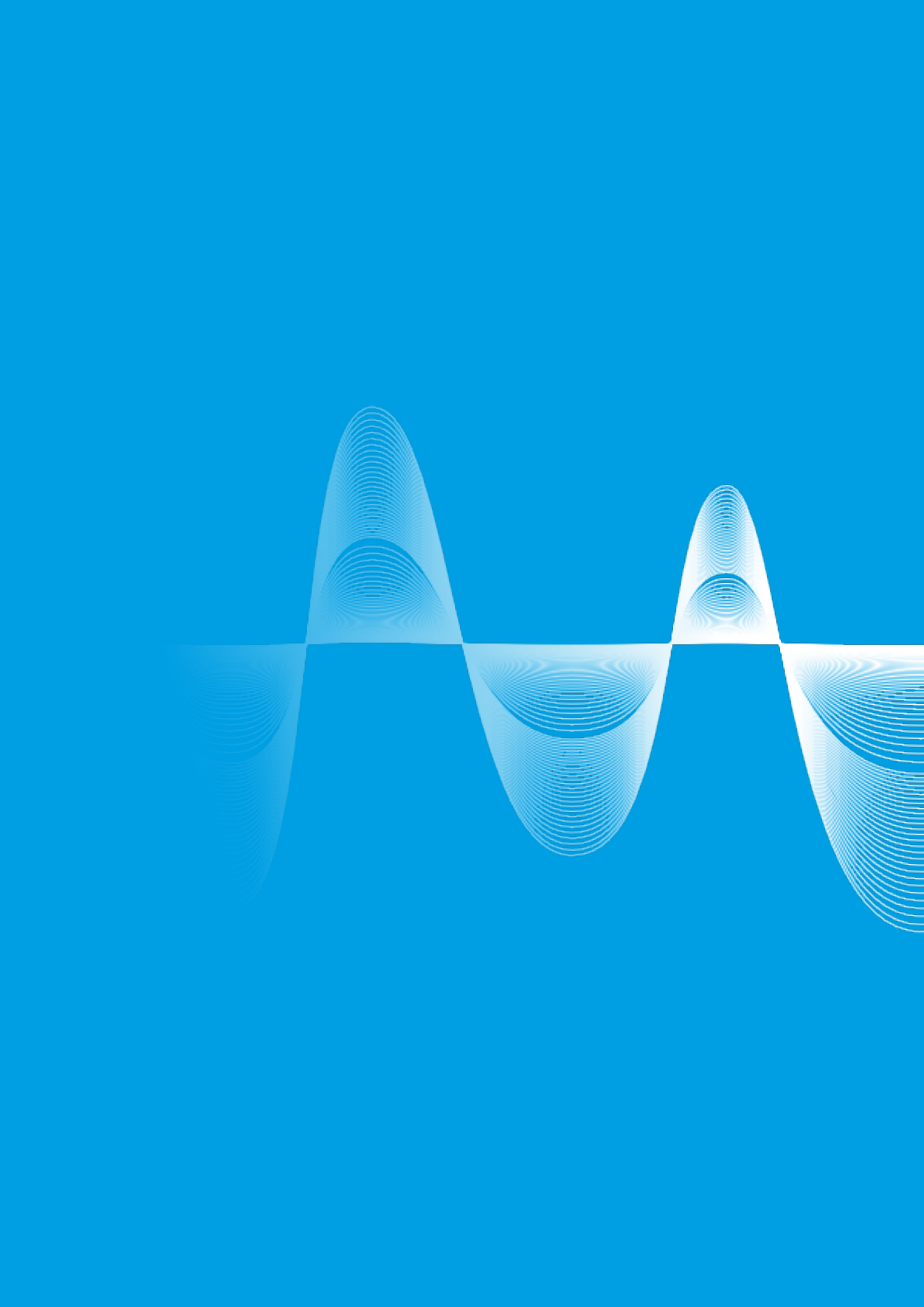
2020

INSURANCE IN CYPRUS

Directory &
Statistical
Information



Insurance
Association of
Cyprus



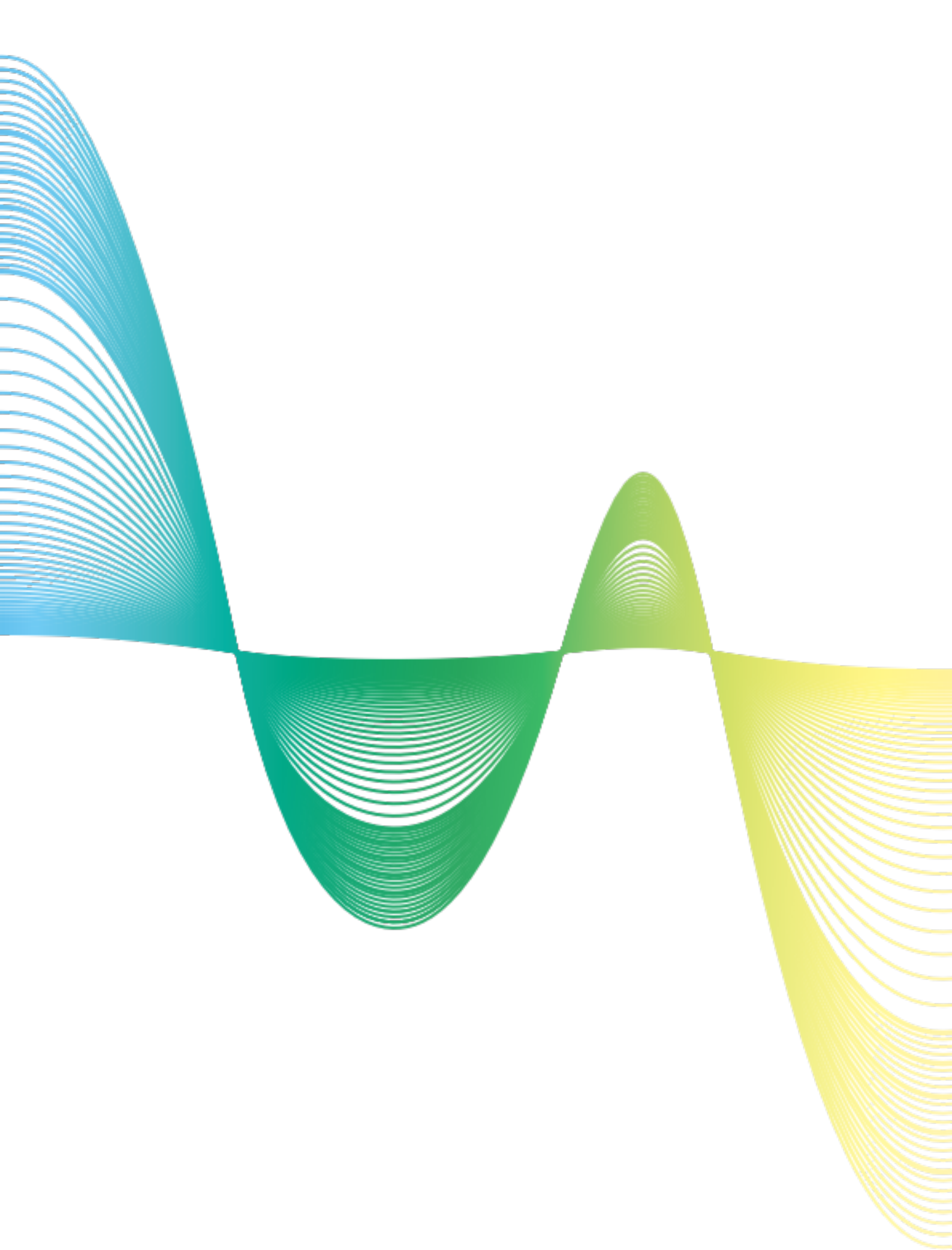
2020



Insurance
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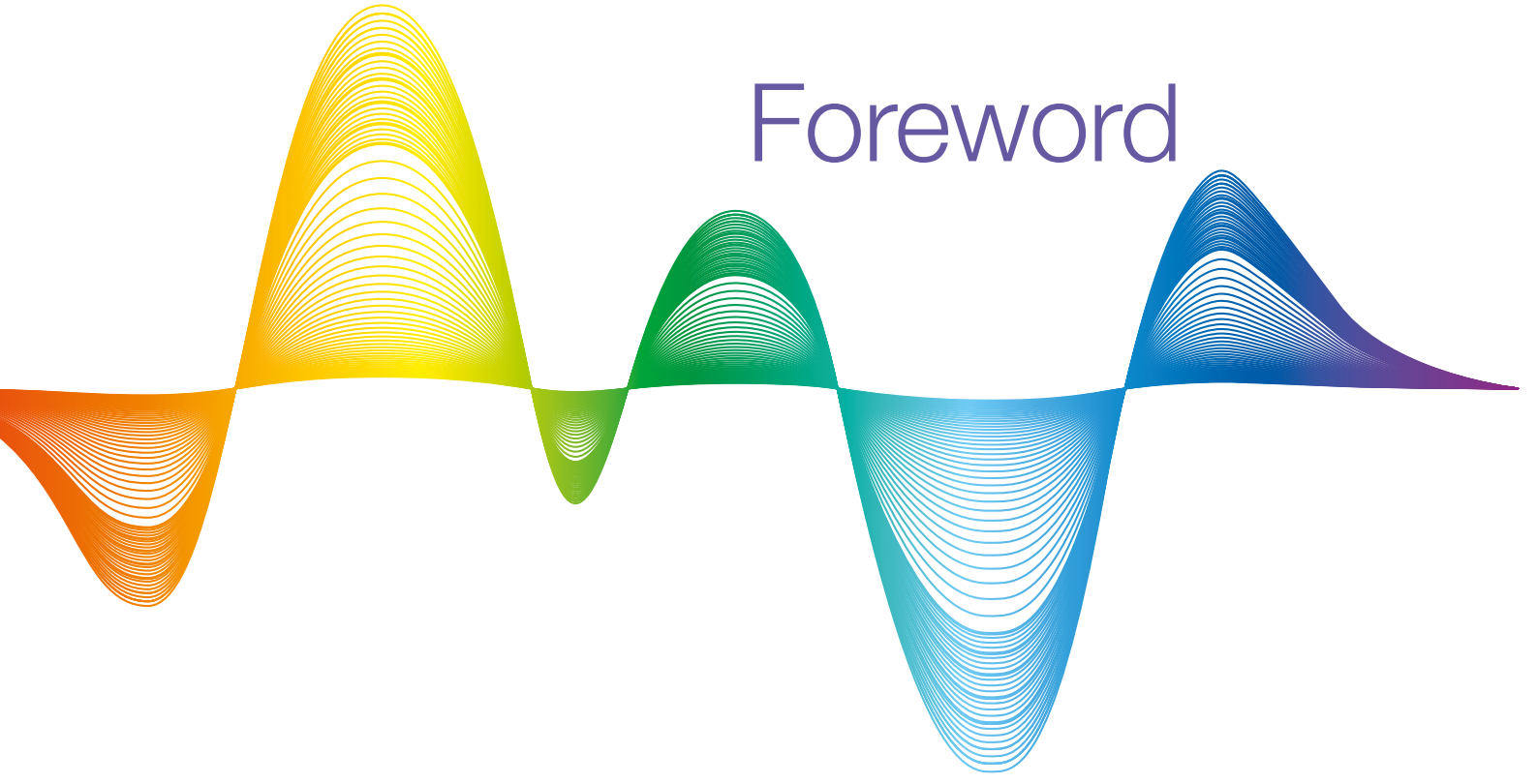
INSURANCE IN CYPRUS

Directory & Statistical Information



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Foreword

Evangelos Anastasiades

Chairman of the IAC



The Year 2020 was marked by a severe blow to economic activity as a result of the pandemic, manifested by a deep recession of the order of 5.1% of GDP. While COVID-19 had a negative impact on the entire economy, the effects were substantially milder on the well-shielded insurance industry, which recorded a 2.8% increase in premium production compared to 2019, reaching 917 million euros.

Specifically, the life sector recorded a significant increase of 7.5%, from 382 million euros in 2019 to 410 million euros in 2020. Non-Life insurance business decreased marginally by 0.7% from €510 million to €507 million, mainly due to a reduction in the accident and health sector business.

The insurance industry, with its well documented reliability, has demonstrated remarkable resilience and flexibility. With meticulous moves and a continuous assessment of the potential risks we look forward to the upcoming year with confidence and optimism. To move forward, we rely on our industry's more than 4.000 executives and high-skilled employees who are continuously updating and supplementing their knowledge and skillsets through professional development programs, placing particular emphasis on customer-centric service and digital technology.

Our industry's importance in the island's economic activity is clearly reflected in the numbers. Insurance represents 4.4% of Cyprus' GDP, and also pays out very sizeable amounts to citizens and businesses in the form of claims and benefits. In 2020, insurers paid nearly €480 million euros in

claims and benefits, which was indeed a lifeline in such adverse economic conditions.

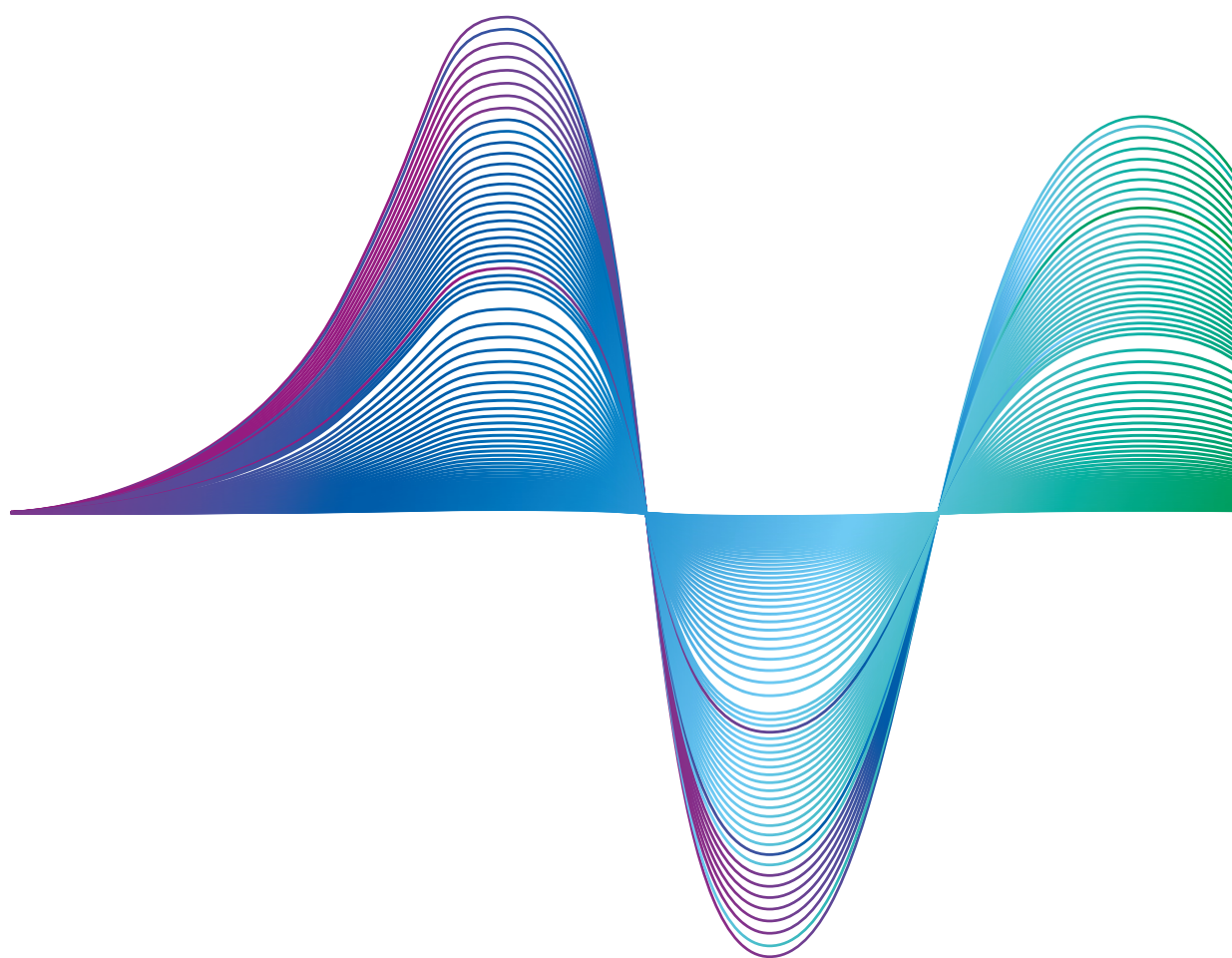
Our industry is perhaps the largest institutional investor in the country, with more than €2.6 billion of invested capital in Cyprus and abroad. The Insurance Industry is called upon to manage issues such as the further development of private health insurance following the implementation of the National Health System (NHS), and the implementation of several upcoming changes to the legislative and regulatory framework, including changes to the Solvency II regime, the transition to the IFRS 17 standard, and the transposition of the EU's revised Motor Insurance Directive.

Our industry is moving ahead with its digital transformation. Becoming even more digital and employing proven technological tools and methods is expected to enhance the level of customer service and provide optimised personalized services and innovative insurance products while at the same time resulting in material cost savings in the day to day operations.

The strengthening and promotion of the institution of insurance, the protection of the insured and the provision of new products for our customers remains our common goal.

Thanks to our solid foundations, we pursue this goal stronger every year, in a professional manner and with full awareness of the difficult challenges that lay ahead.

November 2021





The Insurance Market In Cyprus: Key Figures 2020

1.1 Insurance companies operating in Cyprus

As of December 31 2020, the number of insurance / reinsurance undertakings transacting business in Cyprus was as follows:

- 34 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).
- 543 European Insurance/Reinsurance undertakings operating in the Republic of Cyprus under the freedom to provide services (FOS).

Life premiums in 2020 were shared among ten insurance companies with the three largest companies controlling 6667% of total life premiums and the top five ones accounting jointly for 80% 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

	2019	2020
Life	10	10
Composite	2	2
Non - life	26	26
Total	38	38

Market penetration by top five Life Insurance Companies - 2020

	PREMIUMS (Euro mn)	MARKET SHARE
EUROLIFE	110.8	27.0%
CNP CYPRIALIFE	104.7	25.5%
UNIVERSAL	60.0	14.6%
METLIFE	27.9	6.8%
HELLENIC	26.1	6.4%

Market penetration by top five Non Life Insurance Companies - 2020

	PREMIUMS (Euro mn)	MARKET SHARE
EUROLIFE	56.1	11.1%
GENERAL INS. CYP	49.3	9.7%
TRUST	36.4	7.2%
PANCYPRIAN	36.3	7.2%
AIG	26.7	5.3%

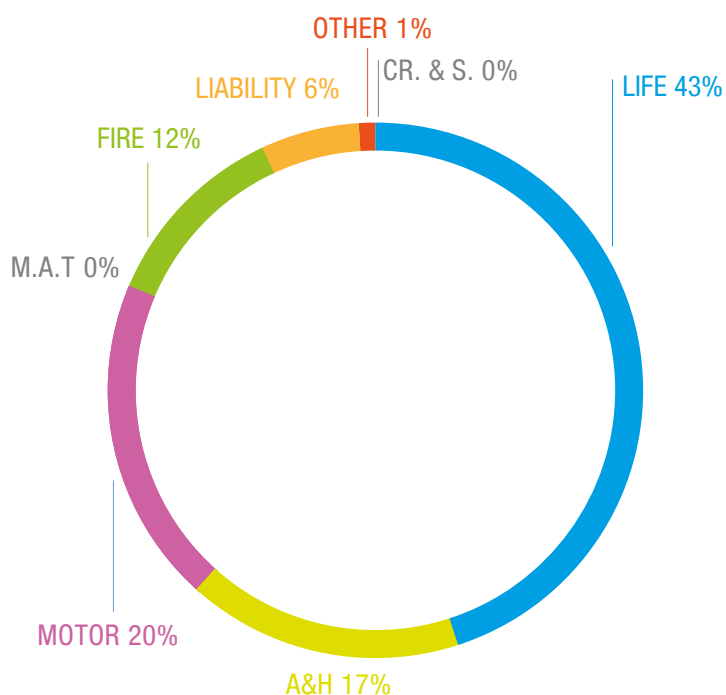
1.2 Gross premium written income

Total gross premiums increased by 2.8%, from €892 mn in 2019 to €917 mn in 2020.

In the non-life insurance sector gross premiums written decreased by -0.7% to €507 mn, from €510 mn in 2019.

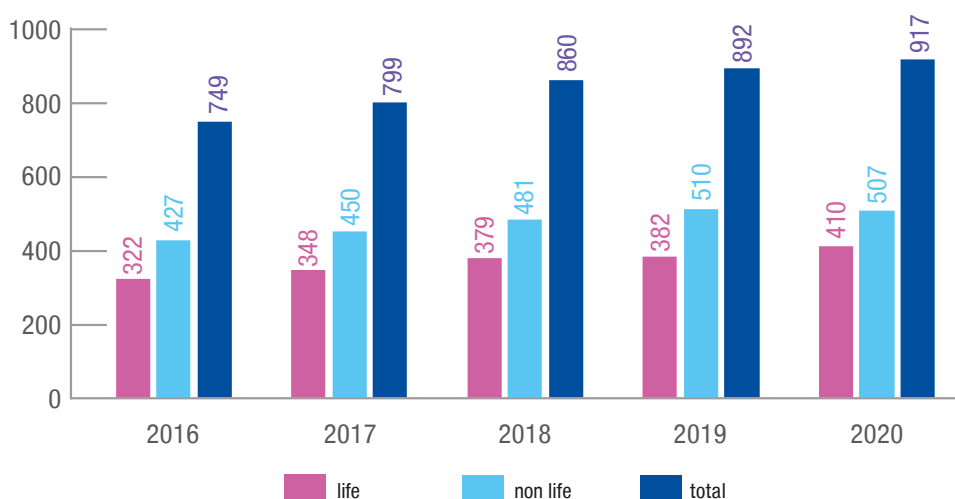
In the life insurance sector, total gross premiums written increased by 7,5% to €410 mn from €382 mn in 2019.

Gross premiums written by class (%) - 2020



Gross premiums written

Euro million

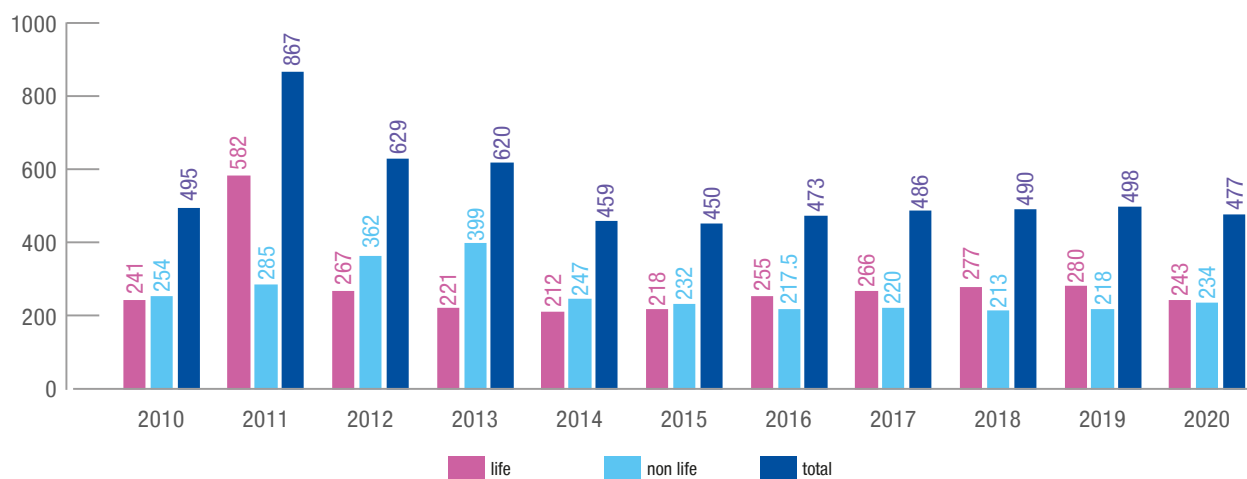


1.3 Claims

In 2020, the total incurred claims decreased from €498 mn in 2019 to €477 mn, a -4,1% decrease year on year. Of the total claims, €243 mn were related to non-life business, a -13,3% decrease compared to 2019 and €234 mn to life business (7,7% increase compared to 2019).

Gross claims incurred

Euro million



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

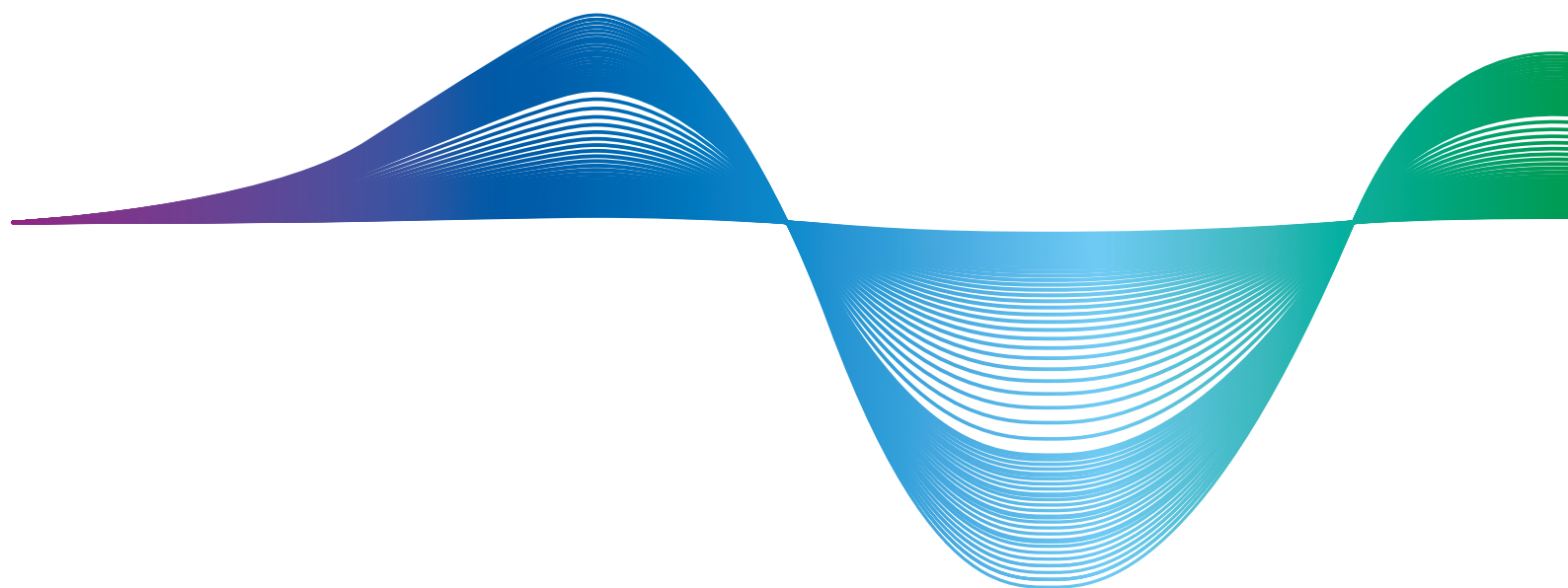
YEARS	2016	2017	2018	2019	2020
GDP - At volume measures (Euro mn)	18,929	20,120	21,432	22,287	20,841
% increase over previous year	5.8%	6.3%	6.5%	4.0%	-6.5%
Life premiums (Euro mn)	322	348	379	382	410
% increase over previous year	0.3%	8.2%	8.8%	0.7%	7.5%
Ratio of Life to GDP	1.7%	1.7%	1.8%	1.7%	2.0%
Non - life premiums (Euro mn)	427	450	481	510	507
% increase over previous year	0.4%	5.6%	6.9%	6.0%	-0.7%
Ratio of Non - life to GDP	2.3%	2.2%	2.2%	2.3%	2.4%
Total premiums (Euro mn)	749	799	860	892	917
% increase over previous year	0.7%	6.7%	7.7%	3.7%	2.8%
Ratio of Total to GDP	4.0%	4.0%	4.0%	4.0%	4.4%

Source : Statistical Service of Cyprus (CYSTAT)

Insurance premiums per capita

YEARS	2016	2017	2018	2019	2020
Population (gov. controlled areas)	851,560	859,519	870,067	880,398	888,005
Life premiums (Euro mn)	322	348	379	382	410
Life premiums per capita	378	405	435	434	462
Non - life premiums (Euro mn)	426.5	450.4	481.4	510	507
Non - life premiums per capita	501	524	553	580	571
Total premiums (Euro mn)	748.5	799	860	892	917
Total premiums per capita	879	929	989	1013	1033

Source : Statistical Service of Cyprus (CYSTAT)





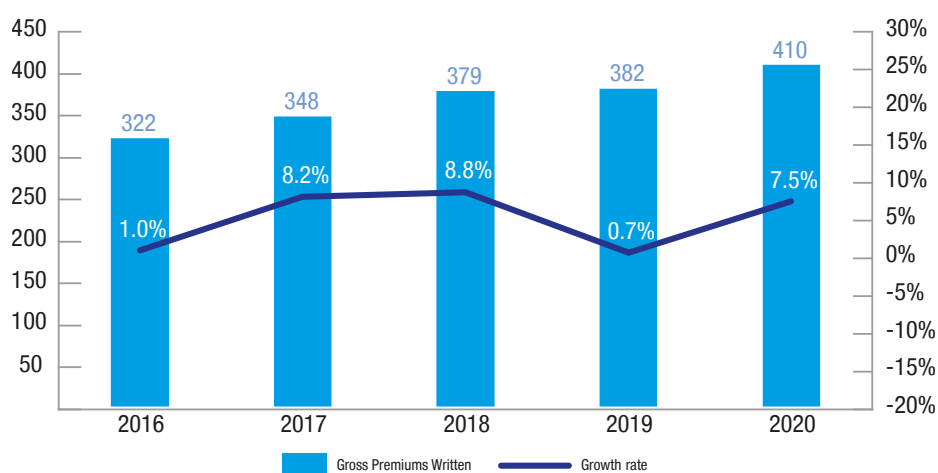
Life Insurance Business

2.1 Gross premiums

Life Premiums amounted in 2020 to €410 mn, registering a 7,5% increase in nominal terms.

Gross Premiums

Euro million



2.2 Benefits Paid

In 2020, the Cyprus insurance industry paid out €234 mn. Payouts increased by 7.7% from previous year.

Benefits paid 2016 - 2020

Euro thousands

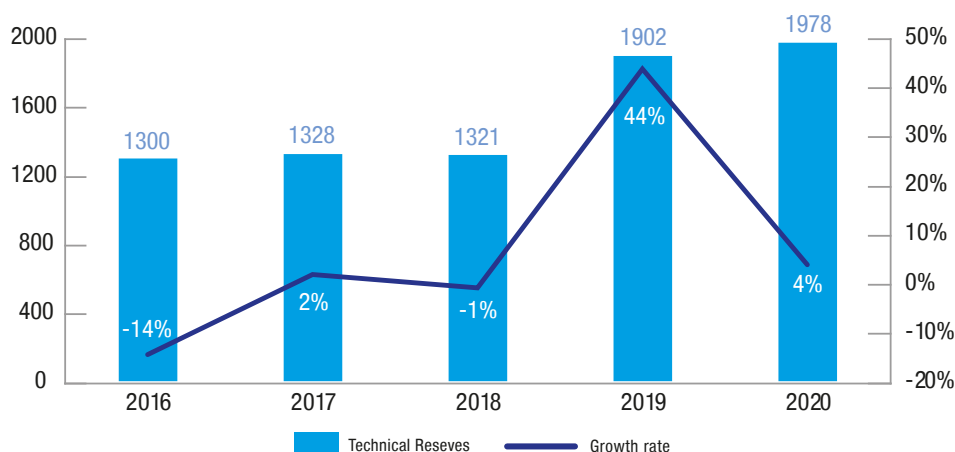
	2016	2017	2018	2019	2020
Death Benefits	5,423	44,117	45,742	33,229	34,891
Disability & Others	24,416	24,199	25,266	22,330	15,336
Maturities/Expiries	35,739	40,393	37,986	38,621	44,231
Surrenders	121,901	111,637	104,023	123,448	139,985
Total	217,480	220,346	213,017	217,629	234,442

2.3 Technical Reserves

Technical Reserves established by life insurers to cover their obligations to policy holders increased by 4% to €1,978 mn compared to €1,902 mn in 2019.

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 decreased by 6% in 2020. Overall total gross written premiums in New Business reached €91,7 mn, registering a 12.9% increase in 2020.

Total New Business (Individual)

Euro thousands

	2016	2017	2018	2019	2020
Number of Policies:	24,376	25,183	26,444	30,658	28,675
Unit Linked	16,413	17,334	18,490	20,222	21,050
Other Life	7,374	7,239	7,151	9,674	6,859
Single Premium	589	610	803	762	766
Premiums (Euro thousands):	56,551	63,095	74,210	81,261	91,704
Unit Linked	27,754	33,069	37,269	43,846	48,972
Other Life	6,031	5,937	5,757	7,187	5,858
Single Premium	22,766	24,089	31,184	30,228	36,874

Claims 2020

Euro thousands

	DEATHS		MATURITIES	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	0	0	0	0
ALTUS	45	3,093	31	643
ETHNIKI	8	1,241	31	680
EUROLIFE	84	8,881	835	7,053
PRIME	20	327	92	714
CYPRIALIFE	71	5,794	748	12,061
HELLENIC	163	10,367	19	270
METLIFE	38	1,598	327	10,605
MINERVA	1	17	2	179
UNIVERSAL	72	3,259	700	12,026
ANCORIA	1	314	0	0
TOTAL	503	34,891	2,785	44,231

Claims 2020

Euro thousands

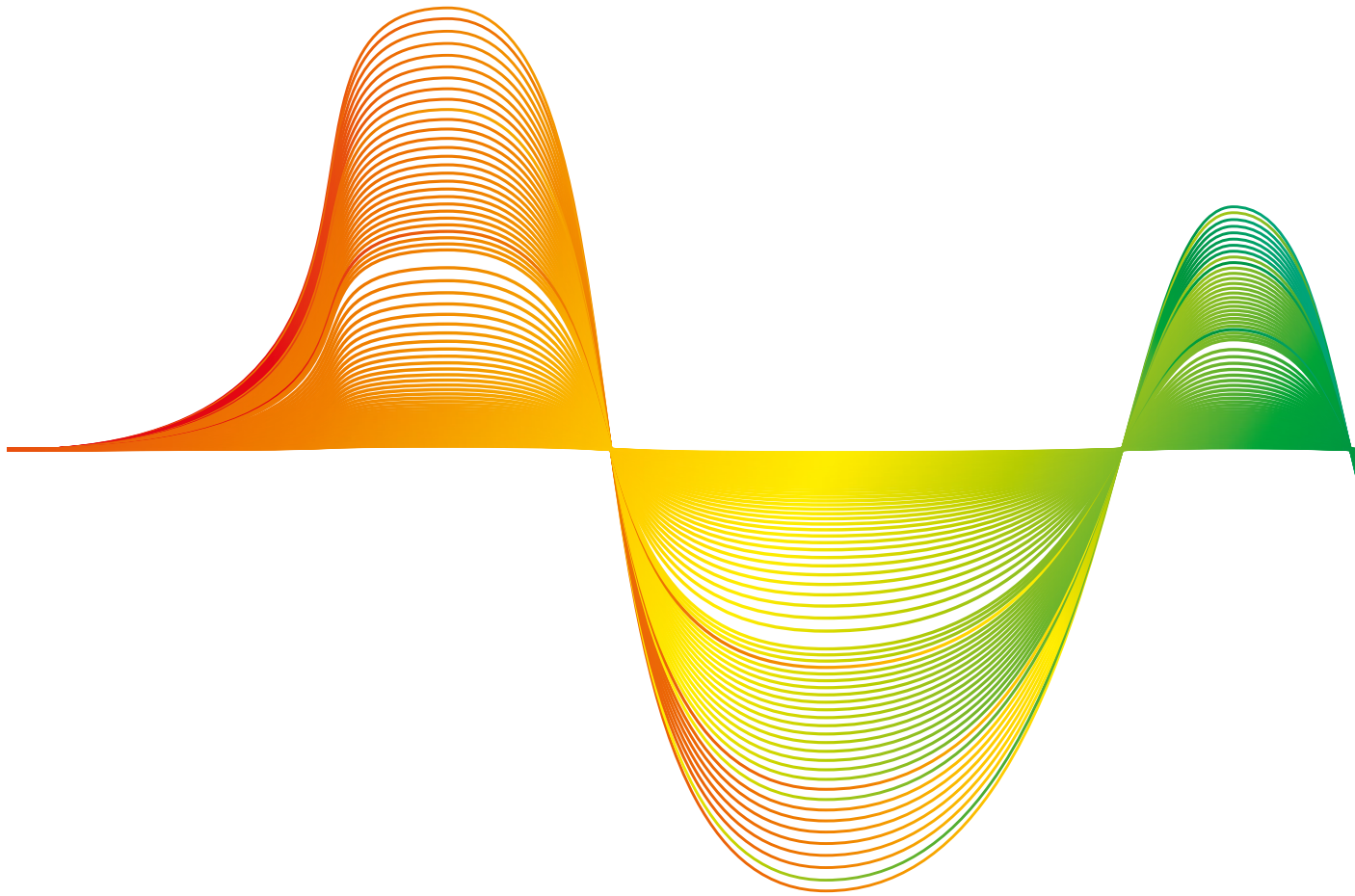
	OTHER INSURED EVENTS		SURRENDERS	
	NO. OF POLICIES	AMOUNT PAID	NO. OF POLICIES	AMOUNT PAID
ALLIANZ	0	0	5	15
ALTUS	3,447	1,573	231	2,862
ETHNIKI	116	28	599	4,112
EUROLIFE	146	1,476	3,112	39,154
PRIME	0	5,202	2,755	16,171
CYPRIALIFE	1,100	11,251	2,136	29,596
HELLENIC	12	983	127	1,037
METLIFE	8	20	712	9,087
MINERVA	21	24	34	275
UNIVERSAL	36	1,773	1,894	17,137
ANCORIA	0	0	252	4,002
TOTAL	4,886	22,330	11,857	123,448

2.5 Life Technical Results 2020

The Life Technical Account 2020

Euro thousands

PREMIUMS		
Gross Premiums Earned	410,253	
Reinsurance Premiums	56,819	
Net Premiums	353,434	
Investment Income	5,784	
Increase in the value of Life assets	4,880	
	364,098	
CLAIMS		
Gross Claims incurred	234,442	
Claims recoverable from reinsurers	36,394	
Net Claims Incurred	198,048	
EXPENSES		
Commissions - Acquisition	30,051	
Commissions - Renewal	16,426	
Management expenses - Acquisition	19,494	
Management expenses - Renewal	26,142	
Other Admin/Management Expenses	0	
Commission recoverable from reinsurers	6,374	
Net Administration/Management Expenses and Commissions	85,739	
		283,787
LIFE RESERVES		
Increase in reserves		60,826
Other Income	4,347	
Other Expenditure	-3,605	
Taxation	5,777	
Profits before tax		27,438





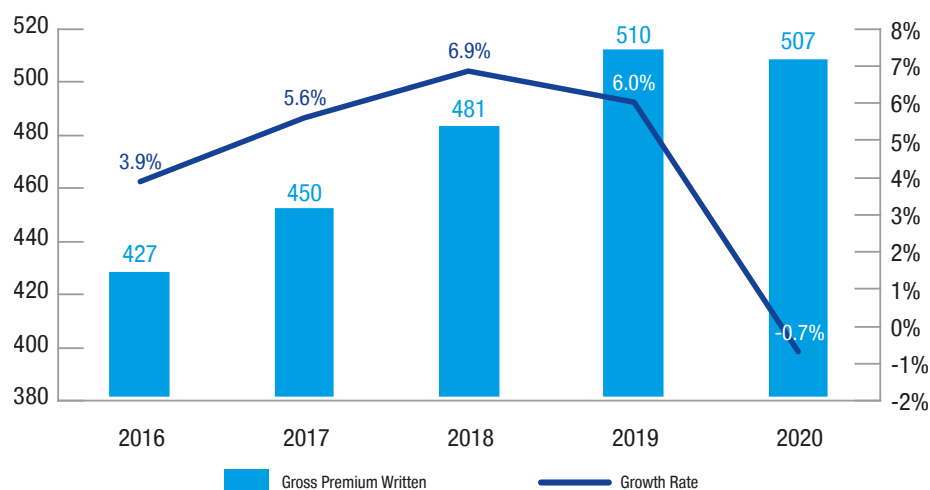
Non-Life Insurance Business

3.1 Gross Premiums Written

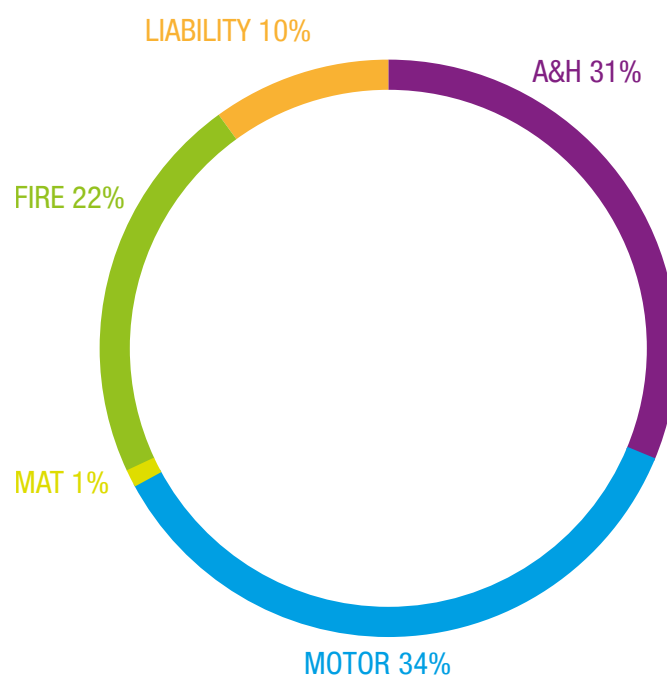
In 2020, the total non-life gross premiums written amounted to €507 mn compared to €510 mn in 2019. Total Non-life income registered 0.7% decrease in nominal terms. In terms of relative size, non-life premiums represented 55% of the total (Life and Non-life) business.

Gross Premiums Written

Euro million



Gross premiums written by class (%) - 2020

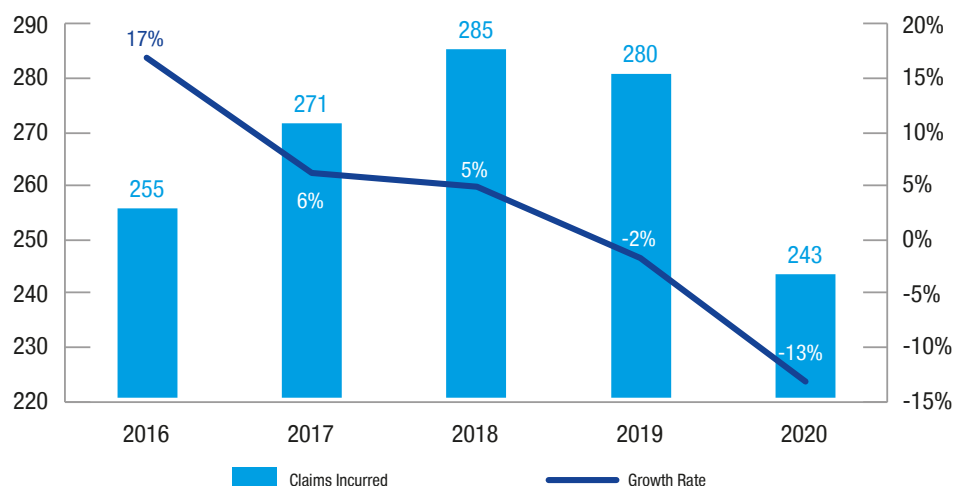


3.2 Claims

The gross incurred claim cost for 2020 amounted to €243 mn a 13.3% decrease compared to 2019.

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 2020. Non-life insurers reported underwriting results of €45 mn.

The Non-Life Technical Account 2020

Euro thousands

TOTAL	A. & H.	MOTOR	M.A.T.	FIRE	LIABILITY	CREDIT	OTHER	TOTAL
Premiums								
Gross premiums written	153,565	182,009	3,415	110,182	51,393	156	6,151	506,871
Gross premiums earned	156,891	177,530	3,489	107,463	49,891	154	5,965	501,385
Reinsurance premiums	61,165	19,482	1,769	69,064	17,897	75	4,720	174,173
Net premiums written	92,400	162,527	1,646	41,118	33,496	80	1,431	332,698
Net premiums earned	96,022	157,159	1,573	35,670	34,264	79	1,313	326,081
Claims								
Gross Claims incurred	82,787	116,416	1,146	22,622	19,013	-12	940	242,912
Net Claims Incurred	53,286	103,107	760	10,518	16,678	-14	1,325	185,660
Expenses								
Operating Expenses	10,556	23,610	560	8,984	6,013	66	645	50,435
Commission Payable & Acquisition costs	25,684	48,728	738	20,958	10,359	50	2,271	108,787
Total Expenses	36,240	72,338	1,298	29,942	16,372	116	2,916	159,222
Reinsurance Commissions recoverable	15,810	2,264	620	18,733	4,200	27	780	42,435
Policy Fees	1,314	13,688	84	4,648	1,219	2	69	21,023
Technical Results	23,620	-2,334	218	18,591	6,633	6	-2,078	44,657

3.4 Key Financial Indicators

Claims Ratio (gross)

(gross incurred claims)/(gross premiums earned)

CLASS	2019	2020
Accident & Health	73.9%	52.8%
Motor	67.6%	65.6%
M.A.T	12.3%	32.8%
Fire	22.1%	21.1%
Liability	30.5%	38.1%
Credit & Suretyship	251.7%	-8.1%
Other	22.4%	15.8%
Total	55.7%	48.4%

Claims Ratio (net)

(net incurred claims)/(net premiums earned)

CLASS	2019	2020
Accident & Health	77.1%	55.5%
Motor	69.6%	65.6%
M.A.T	12.9%	48.3%
Fire	32.6%	29.5%
Liability	36.6%	48.7%
Credit & Suretyship	33.3%	-17.7%
Other	27.7%	100.9%
Total	63.4%	56.9%

Gross Expense Ratio

(operating expenses)/(gross premiums earned)

CLASS	2019	2020
Accident & Health	7.0%	6.7%
Motor	12.7%	13.3%
M.A.T	14.7%	16.1%
Fire	9.0%	8.4%
Liability	10.8%	12.1%
Credit & Suretyship	35.2%	43.0%
Other	6.8%	10.8%
Total	9.8%	10.1%

Net Expense Ratio

(operating expenses)/(net premiums earned)

CLASS	2019	2020
Accident & Health	11.4%	11.0%
Motor	13.8%	15.0%
M.A.T	27.7%	35.6%
Fire	21.7%	25.2%
Liability	15.9%	17.5%
Credit & Suretyship	66.6%	83.9%
Other	27.4%	49.1%
Total	14.5%	15.5%

Gross Acquisition Cost Ratio

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

CLASS	2019	2020
Accident & Health	15.4%	16.4%
Motor	27.8%	27.4%
M.A.T	20.0%	21.1%
Fire	21.3%	19.5%
Liability	19.6%	20.8%
Credit & Suretyship	32.5%	32.4%
Other	39.3%	38.1%
Total	21.6%	21.7%

Net Acquisition Cost Ratio

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

CLASS	2019	2020
Accident & Health	12.2%	10.3%
Motor	29.0%	29.6%
M.A.T	7.8%	7.5%
Fire	12.9%	6.2%
Liability	17.9%	18.0%
Credit & Suretyship	29.2%	29.1%
Other	105.2%	113.5%
Total	21.0%	20.3%

Gross Combined Ratio

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

CLASS	2019	2020
Accident & Health	96.3%	75.9%
Motor	108.1%	106.3%
M.A.T	47.0%	70.1%
Fire	52.4%	48.9%
Liability	60.9%	70.9%
Credit & Suretyship	319.3%	67.3%
Other	68.6%	64.6%
Total	87.1%	80.2%

Net Combined Ratio

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

CLASS	2019	2020
Accident & Health	100.7%	76.8%
Motor	112.4%	110.2%
M.A.T	48.3%	91.4%
Fire	67.2%	60.9%
Liability	70.4%	84.2%
Credit & Suretyship	129.1%	95.3%
Other	160.4%	263.5%
Total	98.8%	92.8%

Individual Classes of Non-Life Insurance

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4.1 Motor Vehicle Insurance Business

4.1.1 Gross Premium Written

Motor insurance represents 36% of total non-life premium income and is the largest non-life business line in Cyprus.

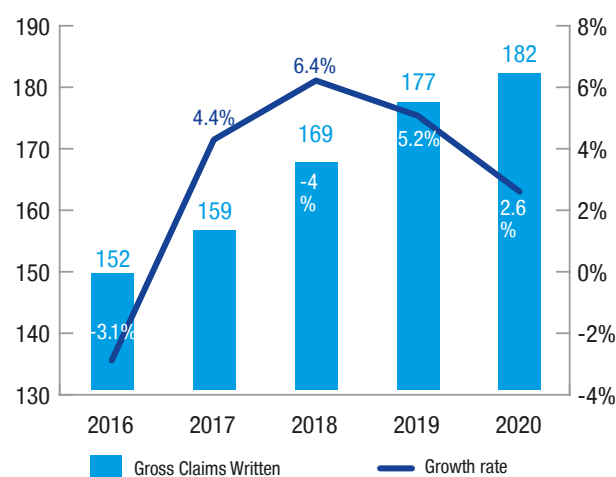
In 2020, motor insurance gross premiums written are estimated to have totaled €182 mn against €177 mn in 2019. This corresponds to a 2.6% increase.

4.1.2 Claims

In 2020, total motor claims incurred amounted to €116 mn. This corresponds to a 0.2% increase from last year. The gross claims ratio increased to 65.6 % in the year under review compared to 67.6 % in 2019.

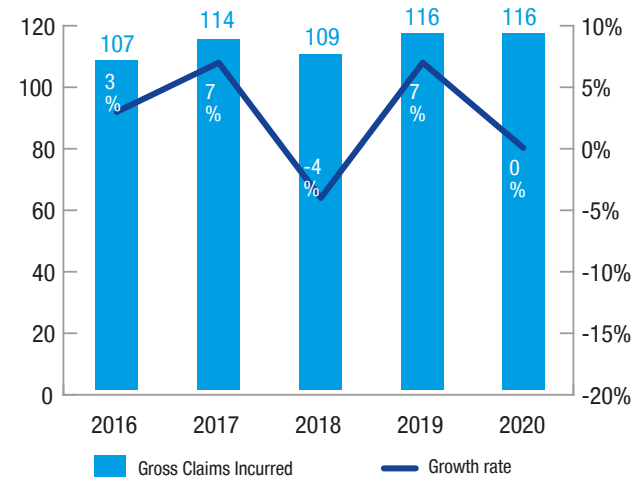
Gross Premiums Written

Euro million



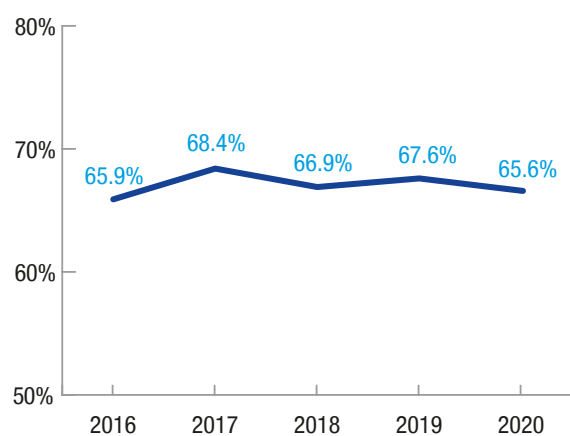
Gross Claims Incurred

Euro million



Gross claims ratio

Euro million



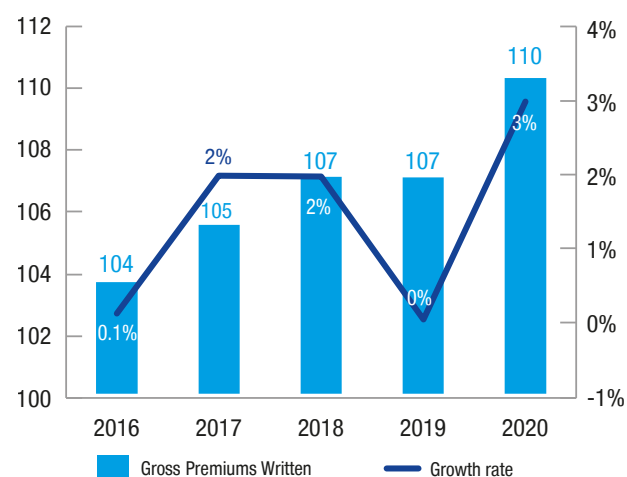
4.2 Fire And Other Damage To Property Insurance Business

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

Total gross premiums written amounted in 2020 to €110 mn and claims amounted to €22,6 mn.

Gross Premiums Written

Euro million

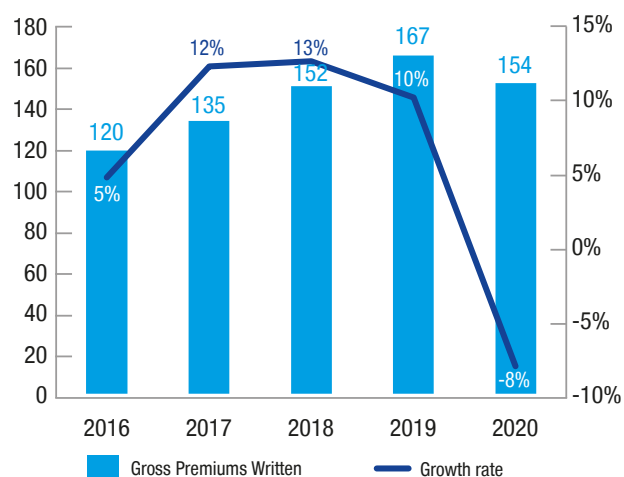


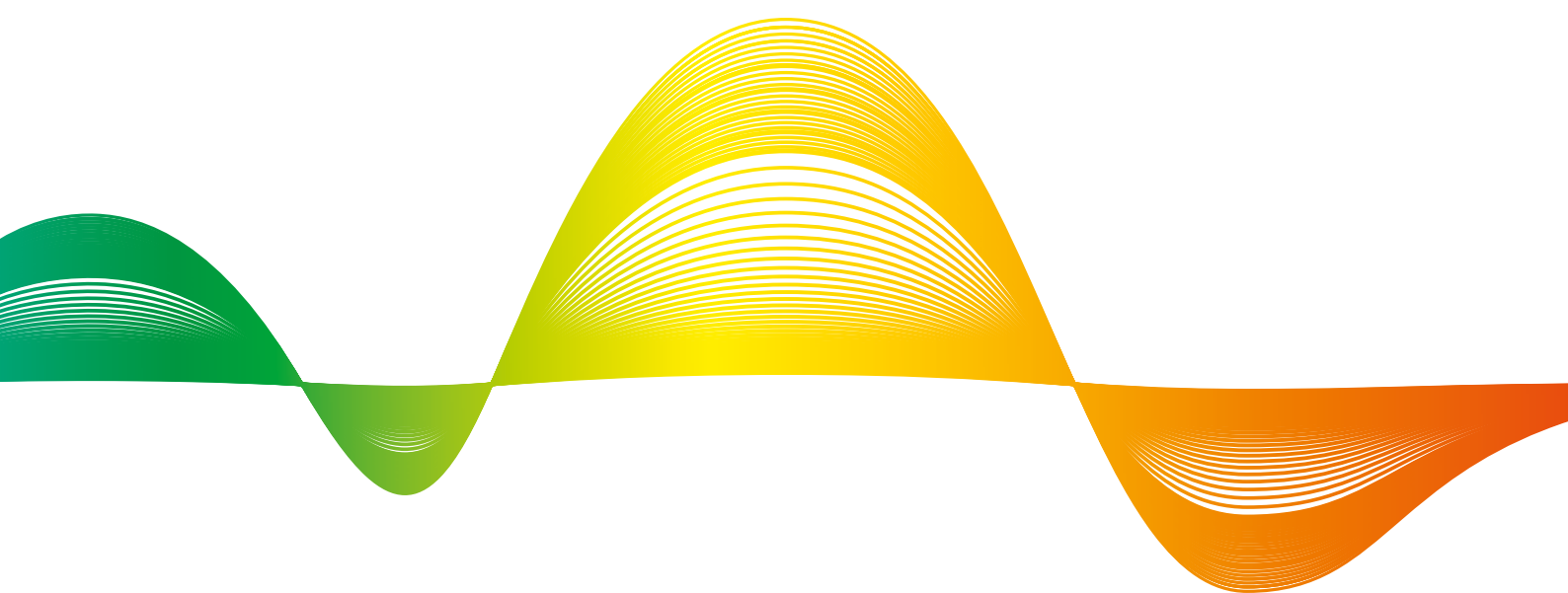
4.3 Accident & Health Insurance Business

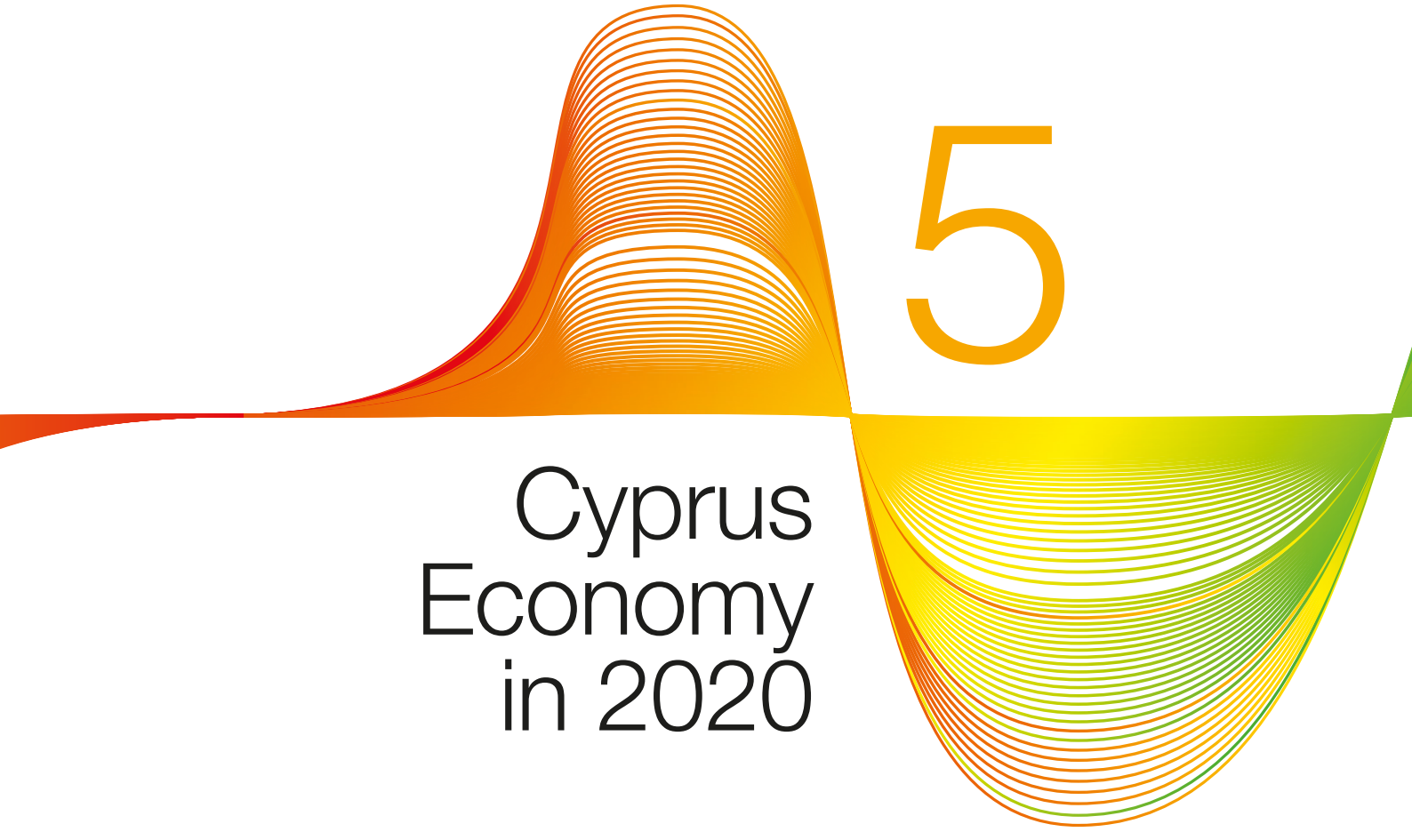
Accident & Health represents 30% of all non-life business. Data for Accident & Health insurance premiums indicates a decrease of 8% compared to 2019. Overall gross premiums written reached €153,6 mn in 2020 (€167,1 mn in 2019).

Gross Premiums Written

Euro million



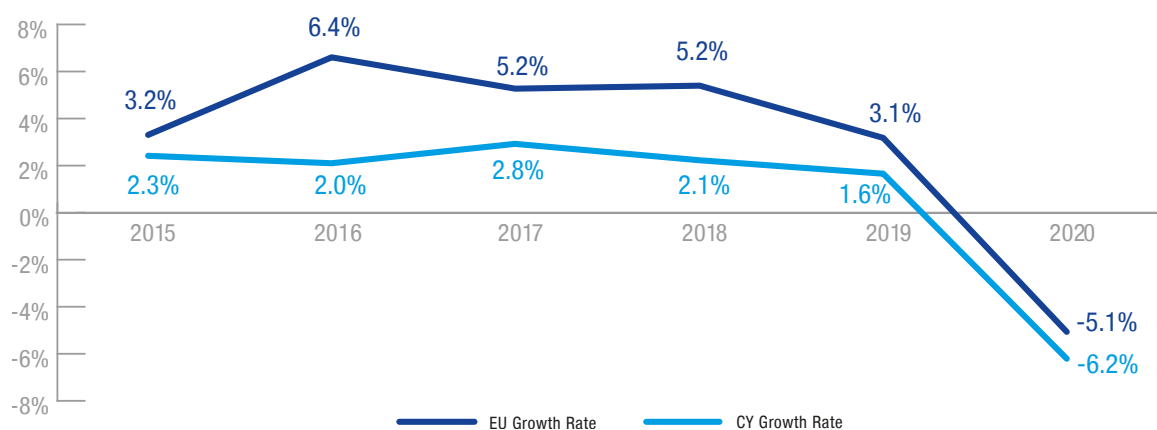


A stylized graphic featuring a bell curve. The left side of the curve is orange and red, while the right side is yellow and green. A large, bold, orange number '5' is positioned to the right of the peak of the curve. The text 'Cyprus Economy in 2020' is centered below the curve.

Cyprus Economy in 2020

5.1 Overview

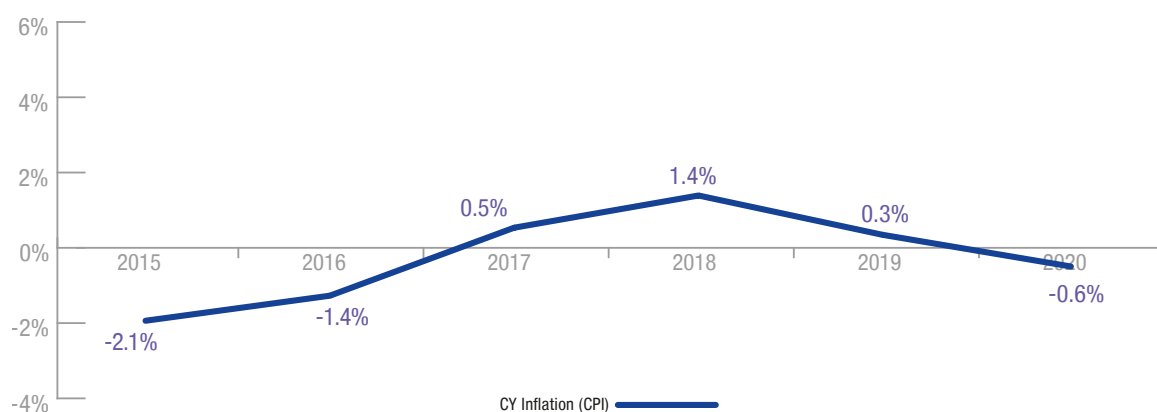
GDP for the year 2020 is provisionally estimated at €20,528 compared to €21,632 mn in 2019. The growth rate in real terms is estimated at -5.1% in 2020, compared to 3.1% in 2019.



5.2 Inflation

The inflation rate, based on the Consumer Price Index, decreased to -0.6% in 2020 from 0.3% in 2019.

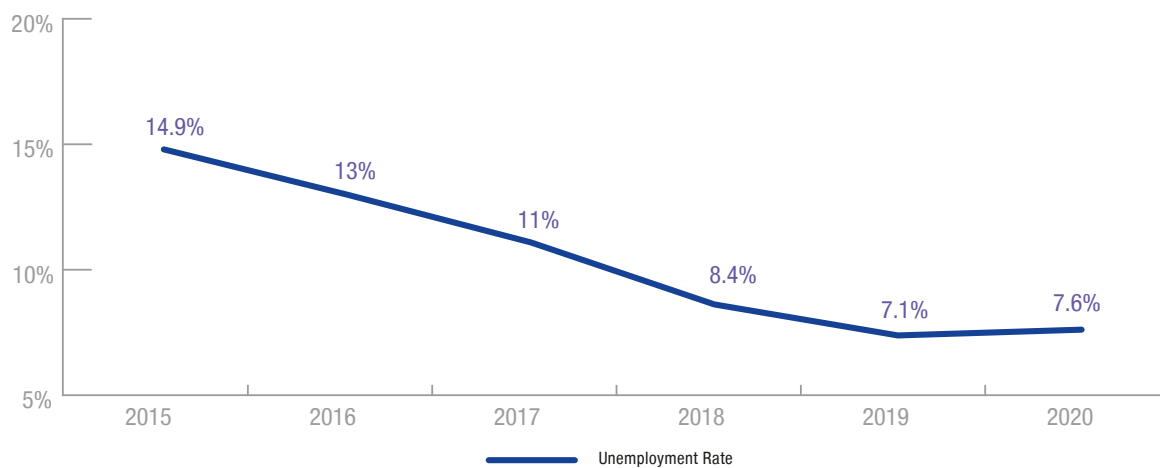
Cyprus inflation (CPI) 2011-2020

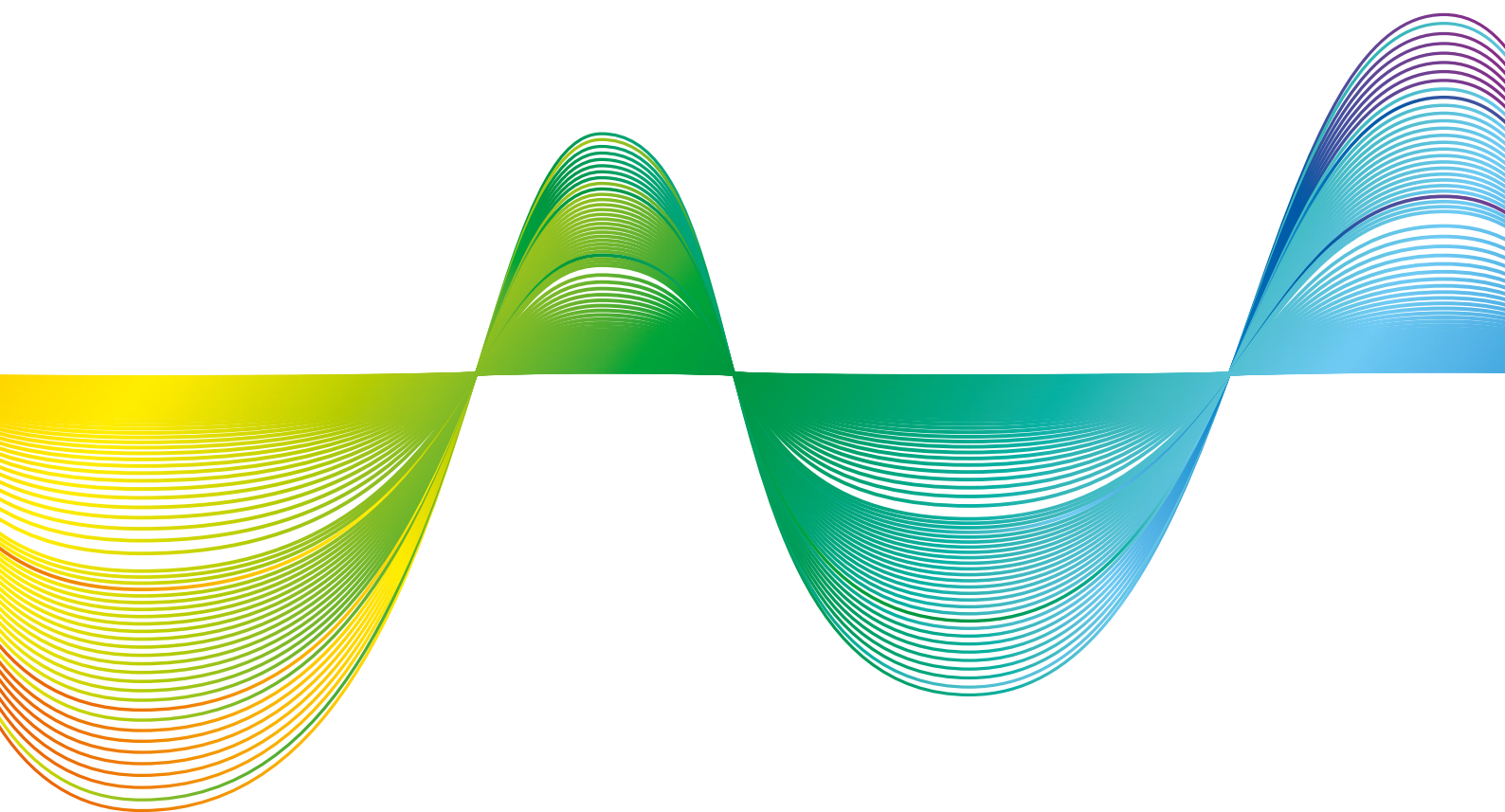


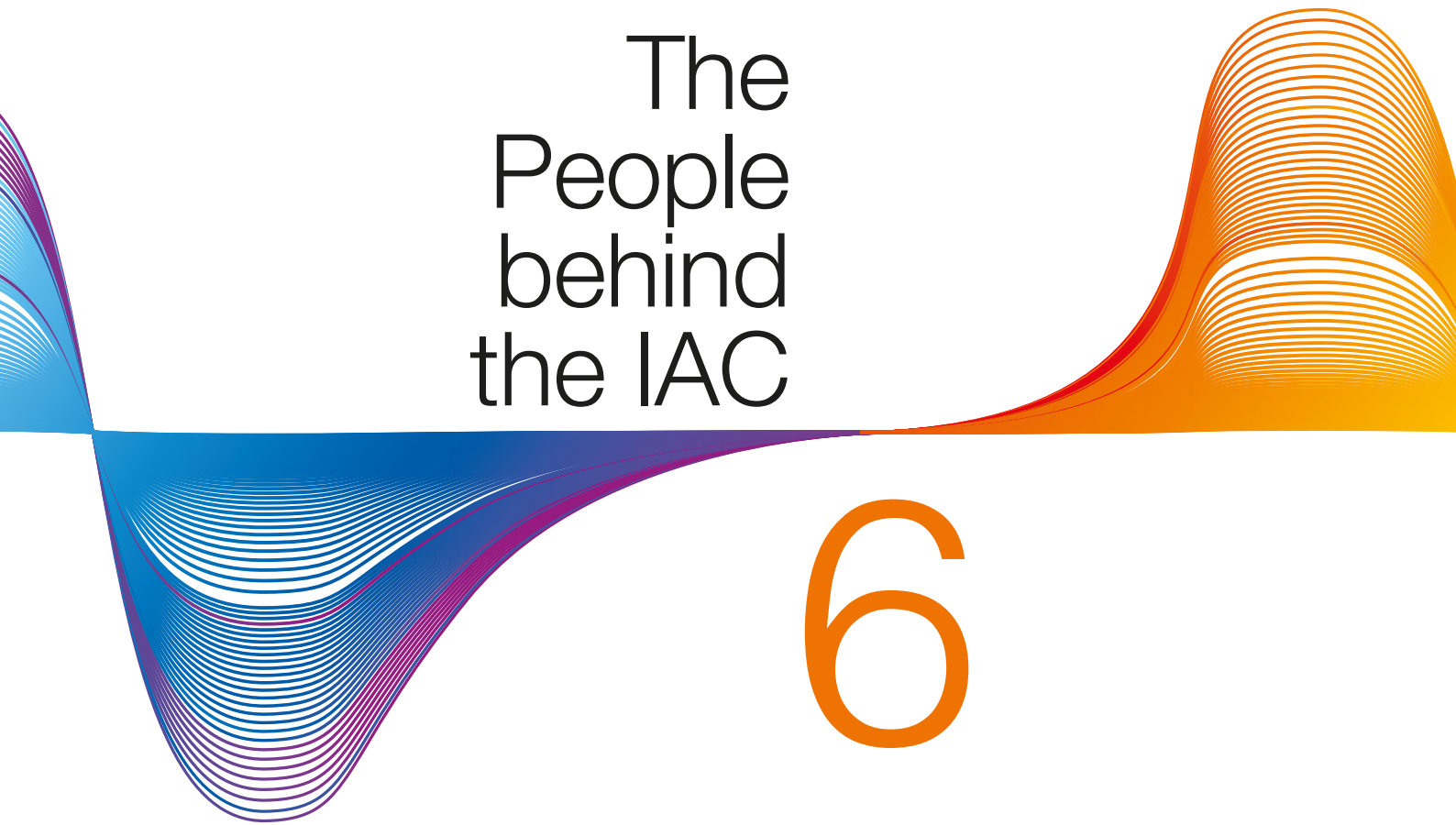
5.3 Labour Market

The unemployment rate recorded an increase reaching 7.6% in 2020 from 7.1% in 2019.

Cyprus Unemployment Rate 2011 - 2020







The People behind the IAC

6

Board Of Directors 2020



A. Stylianou
Chairman



E. Anastasiades
Vice Chairman (Life)



S. Florides
Vice Chairman
(Non Life)



A. Pekris



K. Apostolides



C. Christodoulou



C. Dekatris



P. Panayiotou



Dr N. Antoniou



A. Kallimachou



P. Zachariades



S. Demetriou



C. Costa



E. Gavvas

IAC Committees And Chairpersons

LIFE

IAC Secretariat

PENSIONS

Evan Gavvas

GENERAL BUSINESS

Constantinos Dekatris

HEALTH

Avraam Pekris

TAXATION

Evangelos Anastasiades

LEGAL

Anthie Zachariades

SOLVENCY II

Andreas Stylianou

ECONOMICS & STATISTICS

Andreas Stylianou

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 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: cypruscontact@allianz.gr
HOMEPAGE: www.allianz.com.gr/cy/
PLACE OF INCORPORATION: Greece
CLASSES OF INSURANCE LICENSED TO TRANSACT: Life, Motor, Fire, Accident & Health, M.A.T, Liability



ALTIVS 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@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
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.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 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

EUROLIFE LTD.

General Manager: Avraam Pekris
ADDRESS: P.O.Box 21655 - 1511 Nicosia
TELEPHONE: 80008880
FAX NUMBER: +357 22125527
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 21961 - 1515 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
Health, Liability, M.A.T



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 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 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@hydraiseurance.com.cy
HOMEPAGE: www.hydraiseurance.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

CEO: Dr Wolfgang Felser
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



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 Aglantzia 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

A large green number '7' is positioned above a horizontal wavy line. The line is composed of many thin, overlapping, curved lines that create a sense of motion. The colors of the line transition from green on the left, through yellow and orange in the middle, to red and purple on the right.

7

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

A. Insurance/Reinsurance Undertakings operating in or from Cyprus, licenced under article 350 of the Insurance and Reinsurance Services and Other Related Issues Laws of 2016-2017

1. LIBERTY LIFE INSURANCE PUBLIC CO. LTD

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

1. ALLIANZ HELLAS A.A.E.
2. AIG EUROPE S.A
3. ALLIANZ GLOBAL LIFE DAC
4. GASANMAMO INSURANCE LIMITED
5. INTERAMERICAN ΕΛΛΗΝΙΚΗ ΕΤΑΙΡΕΙΑ ΑΣΦΑΛΙΣΕΩΝ ΖΗΜΙΩΝ Α.Ε
6. LLOYD'S INSURANCE COMPANY
7. METLIFE EUROPE DAC

Government Supervisory Authority

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

23, Vryonos Ave,
1096 Nicosia
P.O.B. 23364
1682 Nicosia

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

Private Insurance Organisations

INSURANCE ASSOCIATION OF CYPRUS

Insurance Centre,
23, Zenon Sozos Street,
1st Floor,
P.O.B. 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,
P.O.B. 22025
1516 Nicosia

Tel: 22763913/22764907
Fax: 22761007
E-mail: info@mif.org.cy
Web-page: www.mif.org.cy

CYPRUS GREEN CARD BUREAU

Insurance Centre,
23, Zenon Sozos Street,
2nd Floor,
P.O.B. 22030
1516 Nicosia

Tel: 22763913/22764907
Fax: 22761007
E-mail: mif@cytanet.com.cy
Web-page: www.mif.org.cy

CYPRUS HIRE AND REJECTED RISKS POOL

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

Tel: 22760751
Fax: 22767370
E-mail: chrpool@mtntmail.com.cy

INSURANCE INSTITUTE OF CYPRUS

Insurance Centre,
23, Zenon Sozos Street,
3rd Floor,
P.O.B. 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.B 22688
1523 Nicosia

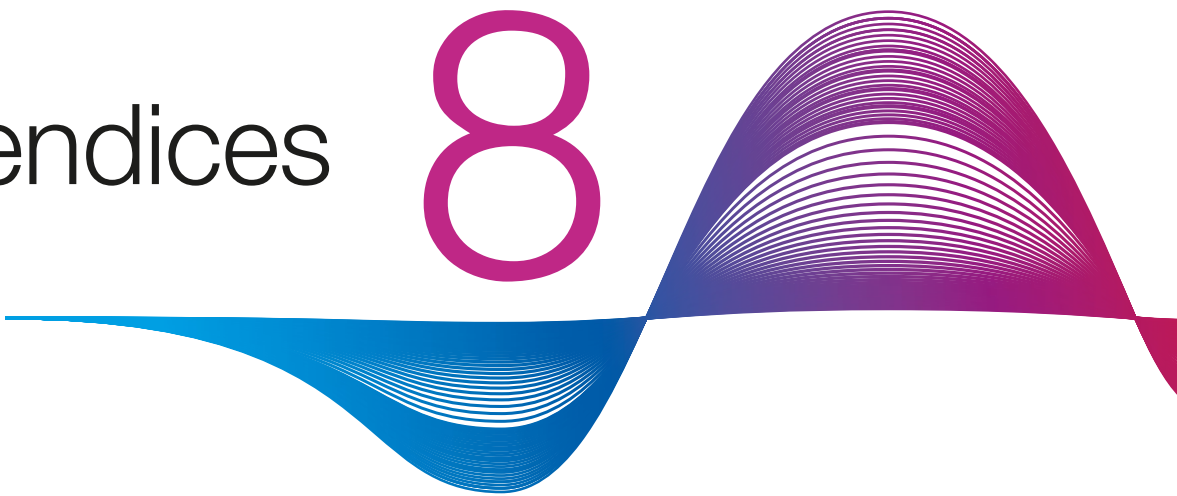
Tel: 22818131
E-mail: info@actuaries.org.cy
Web-page: www.actuaries.org.cy

THE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS OF CYPRUS

11, Byron Avenue
1096 Nicosia

Tel: 22870030
Fax: 22766360
Web-page: www.icpac.org.cy

Appendices 8



Total Gross Premiums Written in 2020 by Class of Business	46
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Total Gross Premiums Written in 2020 by Class of Business (€ Euro thousands)

NO.	COMPANY NAME	A&H	MOTOR	MAT	FIRE	LIABILITY	CR. & S.	OTHER	TOTAL NON LIFE PREMIUMS	TOTAL LIFE PREMIUMS	TOTAL PREMIUMS
1	AIG	179	7,769	704	7,122	10,452	0	431	26,657	0	26,657
2	ALLIANZ	12	934	16	1,689	608	0	0	3,258	16	3,275
3	ALTIVUS	7,165	4,853	120	5,323	4,206	0	0	21,668	18,185	39,853
4	ANCORIA	0	0	0	0	0	0	0	0	24,005	24,005
5	ATLANTIC	3,918	11,817	195	5,097	1,288	14	18	22,346	0	22,346
6	CNP ASFALISTIKI	1,414	25,115	615	19,385	8,403	81	1,082	56,095	0	56,095
7	CNP CYPRIALIFE	18,241	0	0	0	0	0	0	18,241	104,729	122,970
8	COMMERCIAL	114	7,955	84	2,600	796	4	73	11,625	0	11,625
9	COSMOS	2,863	10,889	113	2,233	889	0	4	16,993	0	16,993
10	ETHNIKI GENERAL	8,764	5,636	60	2,332	785	0	143	17,720	0	17,720
11	ETHNIKI INSURANCE	0	0	0	0	0	0	0	0	13,155	13,155
12	EUROLIFE	25,633	0	0	0	0	0	0	25,633	110,806	136,439
13	EUROSURE	284	6,536	26	1,556	757	0	2	9,162	0	9,162
14	GENERAL INS. CYPRUS	2,168	13,302	374	24,402	6,455	25	2,606	49,332	0	49,332
15	HELLENIC	500	0	0	0	0	0	0	500	26,129	26,630
16	HYDRA	355	10,080	46	1,740	855	0	0	13,075	0	13,075
17	INTERAMERICAN	39	6,171	0	147	1	0	275	6,633	0	6,633
18	KENTRIKI	126	2,243	209	1,440	687	0	18	4,722	0	4,722
19	LUMEN	1	1,199	8	669	444	0	0	2,322	0	2,322
20	METLIFE	25,698	0	0	0	0	0	0	25,698	27,887	53,585
21	MINERVA	692	11,177	21	1,146	1,021	0	60	14,117	357	14,474
22	PANCYPRIAN	1,001	14,470	235	16,958	3,196	0	460	36,320	0	36,320
23	PRIME	735	8,038	35	1,594	745	0	704	11,852	24,991	36,843
24	PROGRESSIVE	31	2,918	51	1,445	770	24	85	5,324	0	5,324
25	ROYAL CROWN	40	4,822	175	3,496	1,127	0	102	9,762	0	9,762
26	TRUST	5,434	18,654	249	6,751	5,176	0	88	36,352	0	36,352
27	UNIVERSAL	46,447	0	0	0	0	0	0	46,447	60,009	106,456
28	YDROGIOS	1,709	7,432	79	3,056	2,732	7	0	15,014	0	15,014
TOTAL PREMIUMS		153,565	182,009	3,415	110,182	51,393	156	6,151	506,871	410,269	917,140

Total Gross Premiums Written by Company (€ Euro thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
EUROLIFE	136,439	127,529	114,727	106,436	97,712	14.9%	14.3%	13.3%	13.3%	13.1%
CNP CYPRIALIFE	122,970	114,510	106,412	95,339	93,042	13.4%	12.8%	12.4%	11.9%	12.4%
UNIVERSAL LIFE	106,456	107,549	136,921	124,936	81,782	11.6%	12.1%	15.9%	15.6%	10.9%
CNP ASFALISTIKI	56,095	53,035	50,009	48,641	49,444	6.1%	5.9%	5.8%	6.1%	6.6%
METLIFE	53,585	51,861	45,218	42,884	40,196	5.8%	5.8%	5.3%	5.4%	5.4%
GENERAL INS. CYPRUS	49,332	49,812	48,897	46,551	44,968	5.4%	5.6%	5.7%	5.8%	6.0%
ALTUS	39,853	36,324	34,988	31,992	28,415	4.3%	4.1%	4.1%	4.0%	3.8%
PRIME	36,843	39,117	40,764	41,274	38,831	4.0%	4.4%	4.7%	5.2%	5.2%
TRUST	36,352	35,531	33,156	29,847	26,409	4.0%	4.0%	3.9%	3.7%	3.5%
PANCYPRIAN	36,320	33,904	29,506	28,029	27,500	4.0%	3.8%	3.4%	3.5%	3.7%
AIG	26,657	26,463	22,832	22,371	21,591	2.9%	3.0%	2.7%	2.8%	2.9%
HELLENIC	26,630	27,252	12,095	11,755	11,104	2.9%	3.1%	1.4%	1.5%	1.5%
ANCORIA	24,005	25,614	22,561	13,585	7,130	2.6%	2.9%	2.6%	1.7%	1.0%
ATLANTIC	22,346	23,600	23,097	22,173	21,265	2.4%	2.6%	2.7%	2.8%	2.8%
ETHNIKI GENERAL	17,720	18,597	18,553	18,222	17,705	1.9%	2.1%	2.2%	2.3%	2.4%
COSMOS	16,993	17,538	17,456	17,605	17,144	1.9%	2.0%	2.0%	2.2%	2.3%
YDROGIOS	15,014	15,333	14,107	12,245	11,012	1.6%	1.7%	1.6%	1.5%	1.5%
MINERVA	14,474	13,544	11,564	11,066	11,348	1.6%	1.5%	1.3%	1.4%	1.5%
ETHNIKI INSURANCE	13,155	11,331	8,946	8,156	7,045	1.4%	1.3%	1.0%	1.0%	0.9%
HYDRA	13,075	13,476	12,620	12,243	11,740	1.4%	1.5%	1.5%	1.5%	1.6%
COMMERCIAL	11,625	10,750	9,884	9,727	9,637	1.3%	1.2%	1.1%	1.2%	1.3%
ROYAL CROWN	9,762	9,833	9,544	9,483	9,560	1.1%	1.1%	1.1%	1.2%	1.3%
EUROSURE	9,162	8,486	7,658	7,817	7,281	1.0%	1.0%	0.9%	1.0%	1.0%
INTERAMERICAN	6,633	5,824	3,205	1,023	0	0.7%	0.7%	0.4%	0.1%	0.0%
PROGRESSIVE	5,324	4,950	4,822	4,663	4,261	0.6%	0.6%	0.6%	0.6%	0.6%
KENTRIKI	4,722	4,625	4,453	3,870	4,641	0.5%	0.5%	0.5%	0.5%	0.6%
ALLIANZ	3,275	3,583	13,833	14,688	46,259	0.4%	0.4%	1.6%	1.8%	6.2%
LUMEN	2,322	2,089	2,460	2,240	1,549	0.3%	0.2%	0.3%	0.3%	0.2%
TOTAL	917,140	892,059	860,289	796,863	748,570	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
CNP ASFALISTIKI	56,095	53,035	50,009	48,641	49,444	11.1%	10.4%	10.4%	10.8%	11.6%
GENERAL INS. CYPRUS	49,332	49,812	48,897	46,551	44,968	9.7%	9.8%	10.2%	10.3%	10.5%
UNIVERSAL	46,447	52,904	48,430	41,658	36,324	9.2%	10.4%	10.1%	9.2%	8.5%
TRUST	36,352	35,531	33,156	29,847	26,409	7.2%	7.0%	6.9%	6.6%	6.2%
PANCYPRIAN	36,320	33,904	29,506	28,029	27,500	7.2%	6.6%	6.1%	6.2%	6.4%
AIG	26,657	26,463	22,832	22,371	21,591	5.3%	5.2%	4.7%	5.0%	5.1%
METLIFE	25,698	27,009	22,651	20,594	18,389	5.1%	5.3%	4.7%	4.6%	4.3%
EUROLIFE	25,633	25,909	24,015	19,504	15,261	5.1%	5.1%	5.0%	4.3%	3.6%
ATLANTIC	22,346	23,600	23,097	22,173	21,265	4.4%	4.6%	4.8%	4.9%	5.0%
ALTUS	21,668	21,520	21,595	19,538	16,363	4.3%	4.2%	4.5%	4.3%	3.8%
CNP CYPRIALIFE	18,241	19,095	14,027	12,563	13,542	3.6%	3.7%	2.9%	2.8%	3.2%
ETHNIKI GENERAL	17,720	18,597	18,553	18,222	17,705	3.5%	3.6%	3.9%	4.0%	4.2%
COSMOS	16,993	17,538	17,456	17,605	17,144	3.4%	3.4%	3.6%	3.9%	4.0%
YDROGIOS	15,014	15,333	14,107	12,245	11,012	3.0%	3.0%	2.9%	2.7%	2.6%
MINERVA	14,117	13,154	11,141	10,551	10,776	2.8%	2.6%	2.3%	2.3%	2.5%
HYDRA	13,075	13,476	12,620	12,243	11,740	2.6%	2.6%	2.6%	2.7%	2.8%
PRIME	11,852	12,936	13,429	14,601	14,830	2.3%	2.5%	2.8%	3.2%	3.5%
COMMERCIAL	11,625	10,750	9,884	9,727	9,637	2.3%	2.1%	2.1%	2.2%	2.3%
ROYAL CROWN	9,762	9,833	9,544	9,483	9,560	1.9%	1.9%	2.0%	2.1%	2.2%
EUROSURE	9,162	8,486	7,658	7,817	7,281	1.8%	1.7%	1.6%	1.7%	1.7%
INTERAMERICAN	6,633	5,824	3,205	1,023	0	1.3%	1.1%	0.7%	0.2%	0.0%
PROGRESSIVE	5,324	4,950	4,822	4,663	4,261	1.1%	1.0%	1.0%	1.0%	1.0%
KENTRIKI	4,722	4,625	4,453	3,870	4,641	0.9%	0.9%	0.9%	0.9%	1.1%
ALLIANZ	3,258	3,583	13,436	14,314	14,949	0.6%	0.7%	2.8%	3.2%	3.5%
LUMEN	2,322	2,089	2,460	2,240	1,549	0.5%	0.4%	0.5%	0.5%	0.4%
HELLENIC	500	447	439	412	404	0.1%	0.1%	0.1%	0.1%	0.1%
TOTAL	506,871	510,404	481,422	450,485	426,544	100%	100%	100%	100%	100%

Total Life Gross Premiums Written by Company (€ Euro thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
EUROLIFE	110,806	101,620	90,712	86,931	82,451	27.0%	26.6%	23.9%	25.0%	25.6%
CNP CYPRIALIFE	104,729	95,415	92,386	82,776	79,500	25.5%	25.0%	24.4%	23.8%	24.7%
UNIVERSAL	60,009	54,645	88,491	83,278	45,458	14.6%	14.3%	23.4%	23.9%	14.1%
METLIFE	27,887	24,851	22,567	22,290	21,808	6.8%	6.5%	6.0%	6.4%	6.8%
HELLENIC	26,129	26,805	11,656	11,344	10,700	6.4%	7.0%	3.1%	3.3%	3.3%
PRIME	24,991	26,181	27,335	26,673	24,001	6.1%	6.9%	7.2%	7.7%	7.5%
ANCORIA	24,005	25,614	22,561	13,585	7,130	5.9%	6.7%	6.0%	3.9%	2.2%
ALTUS	18,185	14,803	13,393	12,454	12,051	4.4%	3.9%	3.5%	3.6%	3.7%
ETHNIKI INSURANCE	13,155	11,331	8,946	8,156	7,045	3.2%	3.0%	2.4%	2.3%	2.2%
MINERVA	357	389	423	515	572	0.1%	0.1%	0.1%	0.1%	0.2%
ALLIANZ	16	-94	397	374	31,310	0.0%	0.0%	0.1%	0.1%	9.7%
TOTAL	410,269	381,655	378,867	348,378	322,026	100%	100%	100%	100%	100%

Motor Gross Premiums Written by Company (€ Euro thousands)

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
CNP ASFALISTIKI	25,115	24,465	23,022	22,590	22,663	13.8%	13.8%	13.6%	14.2%	14.9%
TRUST	18,654	17,924	16,849	15,289	14,429	10.2%	10.1%	10.0%	9.6%	9.5%
PANCYPRIAN	14,470	14,184	13,761	12,962	12,309	7.9%	8.0%	8.2%	8.2%	8.1%
GENERAL INS. CYPRUS	13,302	13,105	13,081	12,046	10,884	7.3%	7.4%	7.8%	7.6%	7.2%
ATLANTIC	11,817	11,369	10,939	10,633	10,504	6.5%	6.4%	6.5%	6.7%	6.9%
MINERVA	11,177	10,051	8,633	8,031	8,458	6.1%	5.7%	5.1%	5.1%	5.6%
COSMOS	10,889	11,075	11,431	11,518	10,758	6.0%	6.2%	6.8%	7.3%	7.1%
HYDRA	10,080	10,500	9,941	9,733	9,456	5.5%	5.9%	5.9%	6.1%	6.2%
PRIME	8,038	8,539	9,183	10,057	10,301	4.4%	4.8%	5.4%	6.3%	6.8%
COMMERCIAL	7,955	7,202	6,341	6,184	6,165	4.4%	4.1%	3.8%	3.9%	4.1%
AIG	7,769	7,773	6,489	5,852	5,252	4.3%	4.4%	3.8%	3.7%	3.5%
YDROGIOS	7,432	8,042	7,547	6,483	5,648	4.1%	4.5%	4.5%	4.1%	3.7%
EUROSURE	6,536	5,773	5,242	4,051	3,664	3.6%	3.3%	3.1%	2.6%	2.4%
INTERAMERICAN	6,171	5,449	3,204	868	0	3.4%	3.1%	1.9%	0.5%	0.0%
ETHNIKI GENERAL	5,636	5,466	5,154	5,020	4,869	3.1%	3.1%	3.1%	3.2%	3.2%
ALTUS	4,853	4,434	3,970	3,348	3,036	2.7%	2.5%	2.4%	2.1%	2.0%
ROYAL CROWN	4,822	4,809	4,606	4,715	4,655	2.6%	2.7%	2.7%	3.0%	3.1%
PROGRESSIVE	2,918	2,859	2,910	2,687	2,605	1.6%	1.6%	1.7%	1.7%	1.7%
KENTRIKI	2,243	2,249	2,267	2,084	2,469	1.2%	1.3%	1.3%	1.3%	1.6%
LUMEN	1,199	1,117	1,563	1,491	909	0.7%	0.6%	0.9%	0.9%	0.6%
ALLIANZ	934	1,011	2,535	2,892	2,858	0.5%	0.6%	1.5%	1.8%	1.9%
TOTAL	182,009	177,396	168,668	158,536	151,893	100%	100%	100%	100%	100%

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

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

COMPANY NAME	GROSS WRITTEN PREMIUMS						
	2020	2019	2018	2017	2016	2015	2014
CNP ASFALISTIKI LTD	781	1,169	1,203	1,150	1,037	952	934
TRUST INTERNATIONAL INS CO (CYPRUS) LTD	575	859	818	734	617	493	426
PANCYPRIAN INSURANCE LTD	455	702	689	623	548	501	568
GENERAL INSURANCE OF CYPRUS LTD	421	667	645	555	491	467	482
ATLANTIC INSURANCE CO PUBLIC LTD	364	557	569	535	486	446	438
COSMOS INSURANCE CO PUBLIC LTD	356	583	616	548	512	483	483
HYDRA INSURANCE CO LTD	337	507	521	482	435	390	339
MINERVA INSURANCE CO PUBLIC LTD	323	440	430	398	349	306	294
GAN DIRECT INSURANCE LTD	310	506	542	517	471	428	392
PRIME INSURANCE CO LTD	274	468	538	525	478	435	421
YDROGIOS INSURANCE CO (CYPRUS) LTD	265	395	347	288	235	184	142
AIG EUROPE S.A	252	323	315	268	218	190	194
COMMERCIAL GENERAL INSURANCE LTD	231	322	329	313	275	256	260
EUROSURE INSURANCE CO LTD	185	268	217	187	154	131	123
ETHNIKI GEN. INSURANCE (CYPRUS) LTD	175	263	269	248	201	163	134
ROYAL CROWN INSURANCE CO LTD	153	233	252	235	212	190	187
ALTUS INSURANCE LTD	141	201	174	154	138	129	129
PROGRESSIVE INSURANCE CO LTD	91	148	144	133	111	92	92
KENTRIKI INSURANCE CO LTD	72	116	111	126	112	103	107
ALLIANZ HELLAS S.A	59	133	160	150	123	118	110
CATLIN INSURANCE CO (U.K.) LTD	59	90	93	85	75	68	66
LUMEN INSURANCE	59	90	97	85	75	68	66
TOTAL	5,941	9,044	9,078	8,341	7,353	6,593	6,384

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

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
GENERAL INS. CYPRUS	24,402	25,004	24,421	23,352	22,073	22.15%	23.4%	22.8%	22.1%	21.3%
CNP ASFALISTIKI	19,385	16,745	16,347	16,162	17,542	17.59%	15.7%	15.2%	15.3%	16.9%
PANCYPRIAN	16,958	15,068	11,182	10,191	10,620	15.39%	14.1%	10.4%	9.7%	10.3%
AIG	7,122	7,707	6,374	6,957	7,097	6.46%	7.2%	5.9%	6.6%	6.9%
TRUST	6,751	6,315	5,927	5,961	5,079	6.13%	5.9%	5.5%	5.7%	4.9%
ALTUS	5,323	5,048	5,024	4,847	4,430	4.83%	4.7%	4.7%	4.6%	4.3%
ATLANTIC	5,097	6,328	6,596	6,358	5,607	4.63%	5.9%	6.2%	6.0%	5.4%
ROYAL CROWN	3,496	3,434	3,324	3,320	3,171	3.17%	3.2%	3.1%	3.1%	3.1%
YDROGIOS	3,056	3,176	2,851	2,560	2,579	2.77%	3.0%	2.7%	2.4%	2.5%
COMMERCIAL	2,600	2,517	2,444	2,533	2,573	2.36%	2.4%	2.3%	2.4%	2.5%
ETHNIKI GENERAL	2,332	2,293	2,197	2,603	2,544	2.12%	2.1%	2.0%	2.5%	2.5%
COSMOS	2,233	2,165	2,094	2,091	2,168	2.03%	2.0%	2.0%	2.0%	2.1%
HYDRA	1,740	1,657	1,505	1,365	1,278	1.58%	1.6%	1.4%	1.3%	1.2%
ALLIANZ	1,689	2,128	10,310	10,709	11,080	1.53%	2.0%	9.6%	10.2%	10.7%
PRIME	1,594	1,641	1,775	1,765	1,794	1.45%	1.5%	1.7%	1.7%	1.7%
EUROSURE	1,556	1,491	1,190	1,105	848	1.41%	1.4%	1.1%	1.0%	0.8%
PROGRESSIVE	1,445	1,274	1,241	1,199	991	1.31%	1.2%	1.2%	1.1%	1.0%
KENTRIKI	1,440	1,178	1,222	994	1,018	1.31%	1.1%	1.1%	0.9%	1.0%
MINERVA	1,146	1,016	740	795	718	1.04%	1.0%	0.7%	0.8%	0.7%
LUMEN	669	498	459	438	368	0.61%	0.5%	0.4%	0.4%	0.4%
INTERAMERICAN	147	102	1	154	0	0.13%	0.1%	0.0%	0.1%	0.0%
TOTAL	110,182	106,788	107,224	105,458	103,578	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
UNIVERSAL	46,447	52,904	48,430	41,658	36,324	30.2%	31.6%	31.9%	30.9%	30.2%
METLIFE	25,698	27,009	22,651	20,594	18,389	16.7%	16.2%	14.9%	15.3%	15.3%
EUROLIFE	25,633	25,909	24,015	19,504	15,261	16.7%	15.5%	15.8%	14.4%	12.7%
CNP CYPRIALIFE	18,241	19,095	14,027	12,563	13,542	11.9%	11.4%	9.2%	9.3%	11.3%
ETHNIKI GENERAL	8,764	9,817	10,210	9,579	9,350	5.7%	5.9%	6.7%	7.1%	7.8%
ALTUS	7,165	7,971	9,266	7,918	5,871	4.7%	4.8%	6.1%	5.9%	4.9%
TRUST	5,434	6,314	6,039	4,989	3,598	3.5%	3.8%	4.0%	3.7%	3.0%
ATLANTIC	3,918	4,433	4,123	3,944	3,880	2.6%	2.7%	2.7%	2.9%	3.2%
COSMOS	2,863	3,120	3,005	3,120	3,361	1.9%	1.9%	2.0%	2.3%	2.8%
GENERAL INS. CYPRUS	2,168	2,283	2,169	2,005	1,849	1.4%	1.4%	1.4%	1.5%	1.5%
YDROGIOS	1,709	1,582	1,567	1,477	1,376	1.1%	0.9%	1.0%	1.1%	1.1%
CNP ASFALISTIKI	1,414	1,487	1,518	1,536	981	0.9%	0.9%	1.0%	1.1%	0.8%
PANCYPRIAN	1,001	1,062	942	842	781	0.7%	0.6%	0.6%	0.6%	0.6%
PRIME	735	1,182	926	1,532	1,620	0.5%	0.7%	0.6%	1.1%	1.3%
MINERVA	692	1,193	1,032	1,020	1,056	0.5%	0.7%	0.7%	0.8%	0.9%
HELLENIC	500	447	439	412	404	0.3%	0.3%	0.3%	0.3%	0.3%
HYDRA	355	475	483	515	461	0.2%	0.3%	0.3%	0.4%	0.4%
EUROSURE	284	212	268	930	1,128	0.2%	0.1%	0.2%	0.7%	0.9%
AIG	179	294	389	428	438	0.1%	0.2%	0.3%	0.3%	0.4%
KENTRIKI	126	148	146	124	215	0.1%	0.1%	0.1%	0.1%	0.2%
COMMERCIAL	114	136	134	150	132	0.1%	0.1%	0.1%	0.1%	0.1%
ROYAL CROWN	40	52	53	49	57	0.0%	0.0%	0.0%	0.0%	0.0%
INTERAMERICAN	39	31	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
PROGRESSIVE	31	30	28	27	16	0.0%	0.0%	0.0%	0.0%	0.0%
ALLIANZ	12	9	52	102	275	0.0%	0.0%	0.0%	0.1%	0.2%
LUMEN	1	3	5	5	0	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	153,565	167,198	151,917	135,022	120,366	100%	100%	100%	100%	100%

Liability Gross Premiums Written by Company (€ Euro thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
AIG	10,452	9,728	8,662	8,228	7,759	20.3%	19.7%	19.4%	19.7%	19.4%
CNP ASFALISTIKI	8,403	8,497	7,558	6,848	6,716	16.4%	17.2%	16.9%	16.4%	16.8%
GENERAL INS. CYPRUS	6,455	6,591	6,284	5,853	5,872	12.6%	13.3%	14.1%	14.0%	14.7%
TRUST	5,176	4,619	4,014	3,309	3,053	10.1%	9.3%	9.0%	7.9%	7.6%
ALTUS	4,206	3,975	3,254	3,336	2,894	8.2%	8.0%	7.3%	8.0%	7.2%
PANCYPRIAN	3,196	2,964	3,053	2,888	3,193	6.2%	6.0%	6.8%	6.9%	8.0%
YDROGIOS	2,732	2,418	1,999	1,584	1,303	5.3%	4.9%	4.5%	3.8%	3.3%
ATLANTIC	1,288	1,221	1,169	1,021	962	2.5%	2.5%	2.6%	2.4%	2.4%
ROYAL CROWN	1,127	1,237	1,248	1,096	604	2.2%	2.5%	2.8%	2.6%	1.5%
MINERVA	1,021	818	679	651	508	2.0%	1.7%	1.5%	1.6%	1.3%
COSMOS	889	1,072	757	700	708	1.7%	2.2%	1.7%	1.7%	1.8%
HYDRA	855	785	655	602	521	1.7%	1.6%	1.5%	1.4%	1.3%
COMMERCIAL	796	762	807	703	610	1.5%	1.5%	1.8%	1.7%	1.5%
ETHNIKI GENERAL	785	787	808	833	767	1.5%	1.6%	1.8%	2.0%	1.9%
PROGRESSIVE	770	657	519	625	516	1.5%	1.3%	1.2%	1.5%	1.3%
EUROSURE	757	980	930	1,646	1,541	1.5%	2.0%	2.1%	3.9%	3.8%
PRIME	745	766	733	621	957	1.4%	1.5%	1.6%	1.5%	2.4%
KENTRIKI	687	719	0	0	0	1.3%	1.5%	0.0%	0.0%	0.0%
ALLIANZ	608	426	495	569	725	1.2%	0.9%	1.1%	1.4%	1.8%
LUMEN	444	466	429	302	268	0.9%	0.9%	1.0%	0.7%	0.7%
INTERAMERICAN	1	1	594	385	584	0.0%	0.0%	1.3%	0.9%	1.5%
TOTAL	51,393	49,488	44,647	41,799	40,064	100%	100%	100%	100%	100%

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

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
AIG	704	716	648	628	623	20.6%	19.5%	17.8%	17.4%	17.6%
CNP ASFALISTIKI	615	678	584	629	588	18.0%	18.4%	16.0%	17.4%	16.6%
GENERAL INS. CYPRUS	374	430	524	528	539	11.0%	11.7%	14.4%	14.6%	15.2%
TRUST	249	269	197	167	150	7.3%	7.3%	5.4%	4.6%	4.2%
PANCYPRIAN	235	311	290	294	319	6.9%	8.4%	7.9%	8.1%	9.0%
KENTRIKI	209	162	193	200	283	6.1%	4.4%	5.3%	5.5%	8.0%
ATLANTIC	195	215	245	215	197	5.7%	5.8%	6.7%	5.9%	5.6%
ROYAL CROWN	175	189	189	195	169	5.1%	5.1%	5.2%	5.4%	4.8%
ALTUS	120	93	81	90	133	3.5%	2.5%	2.2%	2.5%	3.7%
COSMOS	113	102	151	159	148	3.3%	2.8%	4.2%	4.4%	4.2%
COMMERCIAL	84	61	76	75	57	2.5%	1.7%	2.1%	2.1%	1.6%
YDROGIOS	79	108	136	136	103	2.3%	2.9%	3.7%	3.8%	2.9%
ETHNIKI GENERAL	60	59	71	82	78	1.7%	1.6%	2.0%	2.3%	2.2%
PROGRESSIVE	51	59	41	52	60	1.5%	1.6%	1.1%	1.4%	1.7%
HYDRA	46	60	36	29	24	1.4%	1.6%	1.0%	0.8%	0.7%
PRIME	35	89	87	16	17	1.0%	2.4%	2.4%	0.5%	0.5%
EUROSURE	26	28	24	44	20	0.8%	0.7%	0.6%	1.2%	0.6%
MINERVA	21	34	25	28	17	0.6%	0.9%	0.7%	0.8%	0.5%
ALLIANZ	16	10	45	41	11	0.5%	0.3%	1.2%	1.1%	0.3%
LUMEN	8	5	4	4	3	0.2%	0.1%	0.1%	0.1%	0.1%
TOTAL	3,415	3,680	3,649	3,611	3,539	100%	100%	100%	100%	100%

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

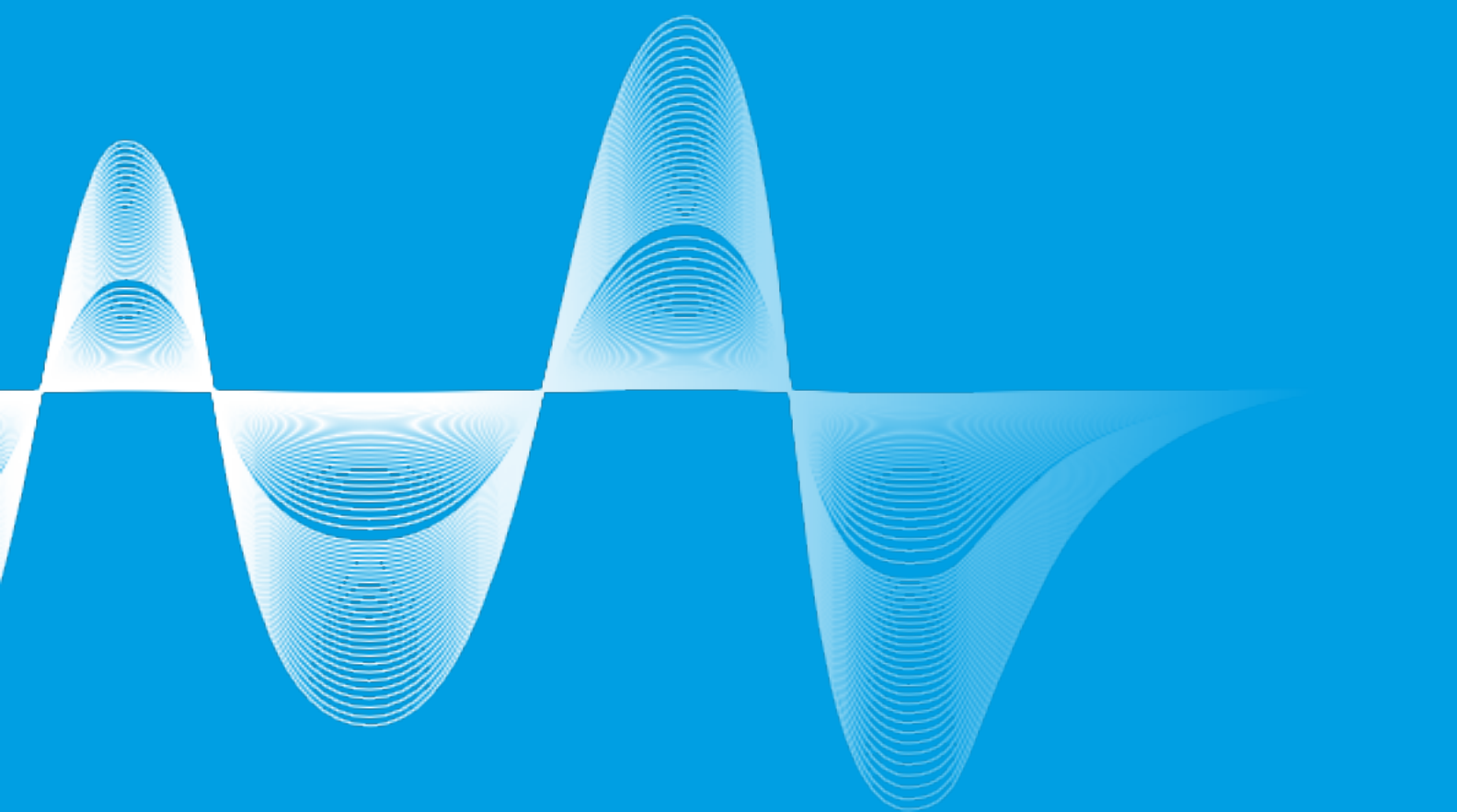
COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
CNP ASFALISTIKI	81	81	67	41	40	52.3%	51.8%	44.2%	43.3%	20.0%
GENERAL INS. CYPRUS	25	25	32	38	36	16.2%	16.1%	20.9%	40.6%	18.4%
PROGRESSIVE	24	22	27	18	17	15.2%	14.2%	17.6%	19.5%	8.8%
ATLANTIC	14	15	14	-13	95	9.1%	9.6%	8.9%	-13.6%	47.9%
YDROGIOS	7	7	7	4	2	4.4%	4.4%	4.5%	4.2%	0.9%
COMMERCIAL	4	6	6	6	8	2.9%	3.8%	3.8%	6.2%	4.1%
TOTAL	156	156	153	95	199	100%	100%	100%	100%	100%

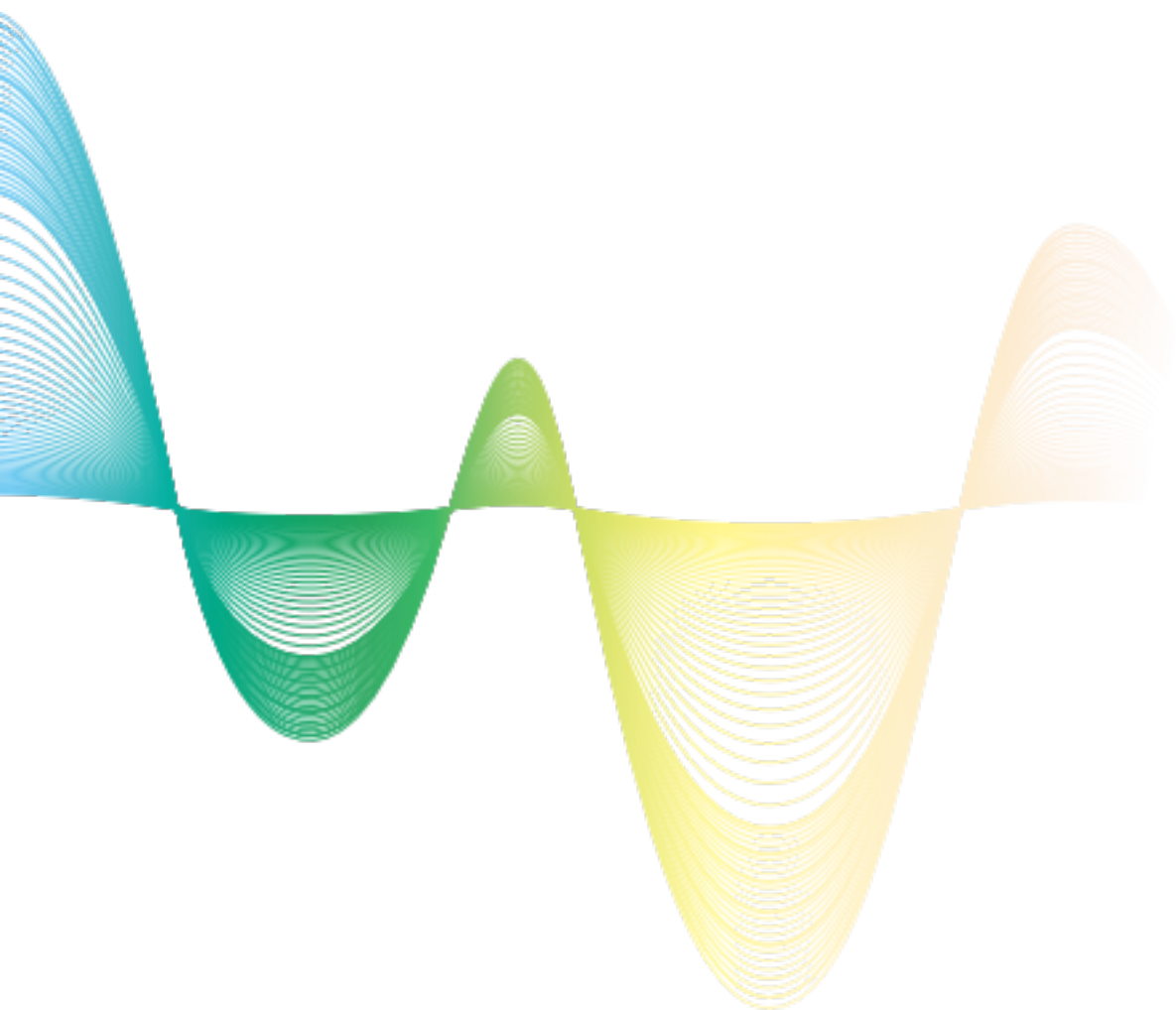
Other Business Gross Premiums Written (€ Euro thousands)

COMPANY NAME	GROSS WRITTEN PREMIUMS					MARKET SHARE				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
GENERAL INS. CYPRUS	2,606	2,373	2,386	2,727	3,715	42.4%	41.6%	46.2%	45.7%	53.8%
CNP ASFALISTIKI	1,082	1,083	913	836	914	17.6%	19.0%	17.7%	14.0%	13.2%
PRIME	704	719	724	609	141	11.4%	12.6%	14.0%	10.2%	2.0%
PANCYPRIAN	460	314	279	853	278	7.5%	5.5%	5.4%	14.3%	4.0%
AIG	431	244	269	279	420	7.0%	4.3%	5.2%	4.7%	6.1%
INTERAMERICAN	275	242	0	0	0	4.5%	4.2%	0.0%	0.0%	0.0%
ETHNIKI GENERAL	143	173	112	105	96	2.3%	3.0%	2.2%	1.8%	1.4%
ROYAL CROWN	102	111	122	109	903	1.7%	2.0%	2.4%	1.8%	13.1%
TRUST	88	89	129	132	102	1.4%	1.6%	2.5%	2.2%	1.5%
PROGRESSIVE	85	50	56	55	55	1.4%	0.9%	1.1%	0.9%	0.8%
COMMERCIAL	73	66	77	76	91	1.2%	1.1%	1.5%	1.3%	1.3%
MINERVA	60	41	31	26	19	1.0%	0.7%	0.6%	0.4%	0.3%
KENTRIKI	18	168	31	83	72	0.3%	3.0%	0.6%	1.4%	1.0%
ATLANTIC	18	19	12	15	19	0.3%	0.3%	0.2%	0.3%	0.3%
COSMOS	4	4	18	18	1	0.1%	0.1%	0.4%	0.3%	0.0%
EUROSURE	2	3	5	41	79	0.0%	0.1%	0.1%	0.7%	1.1%
TOTAL	6,151	5,699	5,164	5,965	6,906	100%	100%	100%	100%	100%

Total Gross Premiums Written in 2020 by Class of Business (€ Euro thousands)

NO.	COMPANY NAME	A&H	MOTOR	MAT	FIRE	LIABILITY	CR. & S.	OTHER	TOTAL NON LIFE PREMIUMS	TOTAL LIFE PREMIUMS	TOTAL PREMIUMS 2020	TOTAL PREMIUMS 2019
1	AMERICAN HELLENIC HULL	0	0	11,194	0	0	0	0	11,194	0	11,194	17,257
2	ANCORIA	0	0	0	0	0	0	0	0	1,632	1,632	3,586
3	CNP ASFALISTIKI	0	0	0	49	9	0	10	68	0	68	63
4	EUROLIFE	0	0	0	0	0	0	0	0	916	916	1,027
5	MEDLIFE	0	0	0	0	0	0	0	0	31,813	31,813	31,991
6	PRIME	1,305	1,474	28	213	0	0	32	3,052	0	3,052	17,675
	TOTAL PREMIUMS	1,305	1,474	11,222	262	9	0	42	14,314	34,361	48,676	71,599





Insurance Association of Cyprus

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

www.iac.org.cy