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Poland Insurance Market Intelligence: 2011 Edition

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Abstracts

Poland is Europe's 13th largest non-life insurance market (excluding the UK) and the most developed market for life insurance in the CEE region. The Polish insurance market is the largest in Central and Eastern Europe, accounting for slightly less than half of the regional GWP by the end of 2009.

Poland's insurance industry witnessed a decline in gross written premiums in 2009 mainly because of economic slowdown and lesser demand for insurance and investment products. The life insurance segment has been most affected by the worldwide financial crisis, with term-life and unit-linked products registering the highest negative growth within this segment. The impact of economic recession was relatively lesser over the non-life insurance premiums, except for a few lines of business, like credit insurance, that have strong links to economic activity.

Motor insurance constitutes the largest class of insurance business in Poland. However, the recent growth has been mainly driven by the high demand for property, fire and general liability segments of the non-life insurance market. As of 2009 year-end, 64 insurance companies provided services in Poland, according to the Financial Supervision Commission. PZU dominates both life and non-life insurance sectors with a major share of the market. Recovery of the overall economy, growing motor market, and rising demand for pension insurance are few of the key factors that will be driving the Polish insurance market in the years to come.

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