

## 20 ANALYSIS OF PREMIUMS LIFE INSURANCE

### 2003

	Life insurance			Investments for account of policyholders		
	Gross	Reinsurance	Own account	Gross	Reinsurance	Own account
<b>INCOMING REINSURANCE</b>	1,055	(207)	848	198	(14)	184
<b>INSURANCE</b>						
<b>RECURRING:</b>						
Individual						
– without profit sharing	3,303	(686)	2,617	1,974	(53)	1,921
– with profit sharing	275	(1)	274	216	(1)	215
<b>TOTAL</b>	<b>3,578</b>	<b>(687)</b>	<b>2,891</b>	<b>2,190</b>	<b>(54)</b>	<b>2,136</b>
Group						
– without profit sharing	564	(153)	411	967	(3)	964
– with profit sharing	251	(4)	247	688	(46)	642
<b>TOTAL</b>	<b>815</b>	<b>(157)</b>	<b>658</b>	<b>1,655</b>	<b>(49)</b>	<b>1,606</b>
<b>TOTAL RECURRING</b>	<b>4,393</b>	<b>(844)</b>	<b>3,549</b>	<b>3,845</b>	<b>(103)</b>	<b>3,742</b>
<b>SINGLE:</b>						
Individual						
– without profit sharing	936	0	936	2,920	(521)	2,399
– with profit sharing	241	0	241	194	(54)	140
<b>TOTAL</b>	<b>1,177</b>	<b>0</b>	<b>1,177</b>	<b>3,114</b>	<b>(575)</b>	<b>2,539</b>
Group						
– without profit sharing	197	0	197	1,253	0	1,253
– with profit sharing	399	(1)	398	578	(19)	559
<b>TOTAL</b>	<b>596</b>	<b>(1)</b>	<b>595</b>	<b>1,831</b>	<b>(19)</b>	<b>1,812</b>
<b>TOTAL SINGLE</b>	<b>1,773</b>	<b>(1)</b>	<b>1,772</b>	<b>4,945</b>	<b>(594)</b>	<b>4,351</b>
<b>TOTAL PREMIUMS</b>	<b>7,221</b>	<b>(1,052)</b>	<b>6,169</b>	<b>8,988</b>	<b>(711)</b>	<b>8,277</b>
<b>GRAND TOTAL</b>				<b>16,209</b>	<b>(1,763)</b>	<b>14,446</b>

### 2002

	Life insurance			Investments for account of policyholders		
	Gross	Reinsurance	Own account	Gross	Reinsurance	Own account
<b>INCOMING REINSURANCE</b>	1,120	(239)	881	40	(13)	27
<b>INSURANCE</b>						
<b>RECURRING:</b>						
Individual						
– without profit sharing	3,335	(662)	2,673	2,107	(28)	2,079
– with profit sharing	303	(1)	302	234	(4)	230
<b>TOTAL</b>	<b>3,638</b>	<b>(663)</b>	<b>2,975</b>	<b>2,341</b>	<b>(32)</b>	<b>2,309</b>
Group						
– without profit sharing	663	(72)	591	995	(3)	992
– with profit sharing	268	(2)	266	655	(16)	639
<b>TOTAL</b>	<b>931</b>	<b>(74)</b>	<b>857</b>	<b>1,650</b>	<b>(19)</b>	<b>1,631</b>
<b>TOTAL RECURRING</b>	<b>4,569</b>	<b>(737)</b>	<b>3,832</b>	<b>3,991</b>	<b>(51)</b>	<b>3,940</b>