

Client profitability by years

Agreement holder	Year	Insurance type name	Country	Started premium	Agreement count	Average premium	Premium changes	Unused premium changes	Terminated unearned premium	GWP	Insurance cover (agreement level)	Earned premium	Paid claims	RBNS changes	Regress	Loss ratio	
Powiat Brodnicki Inny 871118365	2020	01-Accident insurance	POLIJA	1 400.00	20	70.00	100.00	100.00	56.39	1 643.61	990 000.00	2 295.99	0.00	0.00	0.00	0.00%	
	2020	03-Motor vehicle insurance	POLIJA	17 700.50	16	1 106.28	1 062.00	1 062.00	207.21	21 813.29	641 550.00	27 132.69	27 601.45	0.00	0.00	101.73%	
	2020	18-Assistance insurance	POLIJA	0.00	0		0.00	0.00	0.00	0.00	0.00	315.57	0.00	0.00	0.00	0.00%	
	2020	19-Compulsory civil liability insurance of motor vehicle owners	POLIJA	12 140.00	27	449.63	900.00	900.00	535.64	14 304.36		0.00	19 078.52	0.00	0.00	0.00	0.00%
	2020 Total			31 240.50	27	1 157.06	2 062.00	2 062.00	799.24	37 761.26	1 631 550.00	48 822.77	27 601.45	0.00	0.00	0.00	56.53%
	2021	01-Accident insurance	POLIJA	0.00	0		0.00	0.00	26.03	-26.03	0.00	386.64	0.00	0.00	0.00	0.00%	
	2021	03-Motor vehicle insurance	POLIJA	0.00	0		0.00	0.00	276.41	-276.41	0.00	5 432.16	0.00	0.00	0.00	0.00%	
	2021	19-Compulsory civil liability insurance of motor vehicle owners	POLIJA	0.00	0		0.00	0.00	234.24	-234.24	0.00	3 449.87	0.00	0.00	0.00	0.00%	
	2021 Total			0.00	0		0.00	0.00	536.68	-536.68	0.00	9 268.67	0.00	0.00	0.00	0.00	0.00%
Grand Total			31 240.50	27	1 157.06	2 062.00	2 062.00	1 335.92	37 224.58	1 631 550.00	58 091.44	27 601.45	0.00	0.00	0.00	47.51%	