

# Financial results of insurance companies in 2025

02.04.2026

 **5.8%**

Increase in gross premiums written y/y

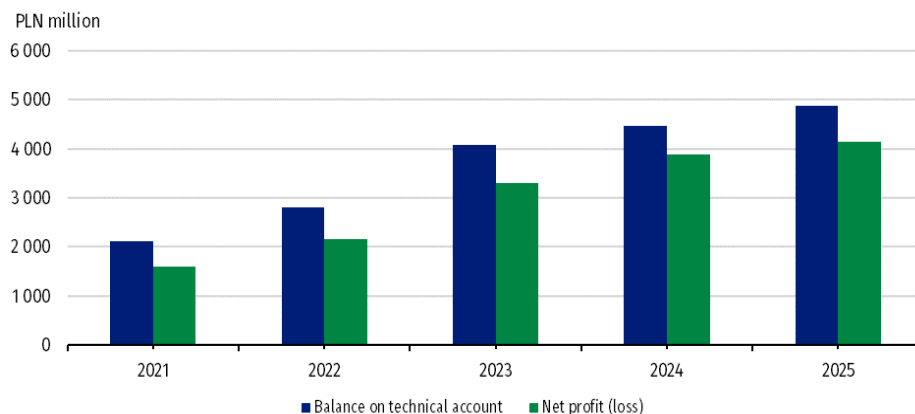
The overall net financial result of insurance companies in 2025 was higher than a year earlier and amounted to PLN 12.5 billion (PLN 10.0 billion in 2024). This was due to the improved performance of non-life insurance companies (Branch II), which increased by 35.4% year-on-year.

## Incomes and costs

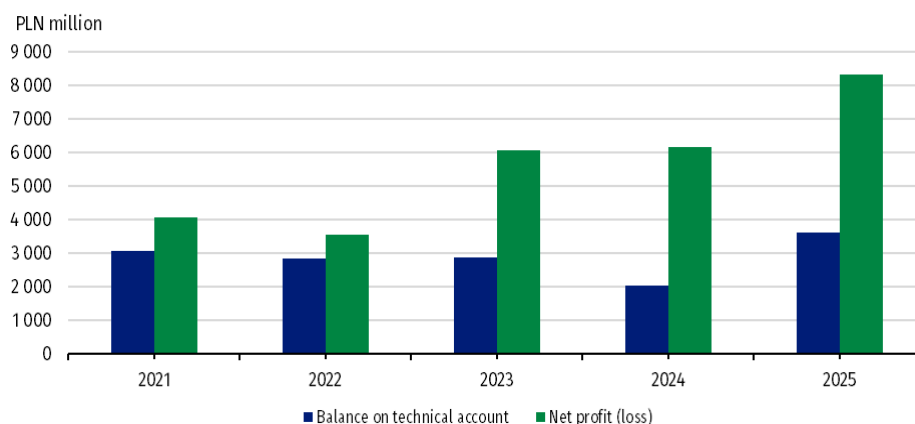
Earned premium was the dominant item in the total income structure. In 2025, the total gross written premium amounted to PLN 90,608.9 million (PLN 85,672.0 million in 2024), of which PLN 24,822.0 million were premiums of life insurance companies<sup>1</sup>, and PLN 65,789.9 million of non-life insurance.

Annual gross written premiums increased by 5.2% in life sector and by 6.0% in non-life sector

**Chart 1. Life insurers financial results (Branch I)**



**Chart 2. Non-life insurers financial results (Branch II)**



<sup>1</sup> Based on the subject matter covered, insurance is divided into two branches: branch I - life insurance and branch II – non-life insurance. An insurance company may not carry out activities in branch I and II at the same time. Within each branch, insurances are divided into groups.

Claims incurred constituted the dominant position in the total cost structure. Total gross claims paid in 2025 amounted to PLN 53,783.7 million (PLN 50,262.5 million in 2024). In Branch I they increased to PLN 17,499.6 million (an increase of 7.0%), and in Branch II their value increased to PLN 36,284.2 million (an increase of 7.0%).

Total gross claims paid increased by 7.0% year-on-year

### Financial results and balance on technical account

The total net financial result of insurance companies in 2025 amounted to PLN 12,473.6 million, representing a year-over-year increase of 24.3%. Life insurance companies generated a result of PLN 4,139.7 million, and non-life insurance companies' profits amounted to PLN 8,333.9 million.

Net financial result of insurance companies in life sector increased by 6.7% year-on-year, and in non-life sector by 35.4%

The technical result (in aggregate) amounted to PLN 8,500.1 million and was 31.0% higher than in 2024. The technical result in life insurance (branch I) increased to PLN 4,883.8 million (by 9.3%), which was mostly due to the technical results generated in the insurance class 5 "Accident and sickness insurance if they are supplementary to insurance from classes 1-4" (PLN 2,233.6 million) and in class 1 "Life insurance" (PLN 1,843.3 million).

The technical result in non-life insurance (branch II) increased to PLN 3,616.3 million (by 79.0% compared to 2024). The largest contributor to its value was technical profit generated in class 3 "Casco insurance of land vehicles, except for rail vehicles" (PLN 890.3 million) and in class 8 "Insurance against damage caused by natural forces, covering property damage not included in classes 3-7, caused by: fire, explosion, storm, other natural forces, nuclear energy, landslides or subsidence" (PLN 549.7 million).

**Table 1. Income, costs and balance on technical life and non-life insurance account**

Specification	Life (Branch I)			Non-life (Branch II)		
	2024	2025		2024	2025	
	million PLN		2024=100	million PLN		2024=100
Total income	28,425.4	33,818.6	119.0	56,184.8	62,721.3	111.6
of which:						
earned premiums	22,954.1	24,020.5	104.6	47,382.8	52,587.9	111.0
investment income <sup>a</sup>	5,194.7	9,617.2	185.1	7,581.6	8,764.5	115.6
Total costs	24,572.0	29,678.9	120.8	50,031.8	54,387.4	108.7
of which:						
claims incurred - net of reinsurance <sup>b</sup>	16,322.0	17,423.6	106.7	30,366.7	32,658.7	107.5
change in other technical provisions - net of reinsurance	-179.0	3,862.3	.	15.3	16.0	104.5
net operating expenses	6,102.2	6,330.0	103.7	14,956.9	16,152.0	108.0
investment charges	853.7	501.0	58.7	1,190.1	1,291.7	108.5
Net financial account	3,853.4	4,139.7	107.4	6,153.0	8,333.9	135.4
Balance on technical account	4,470.4	4,883.8	109.2	2,020.1	3,616.3	179.0

a Including unrealised gains on investments. b Net of reinsurance including change in provisions.

## Gross written premiums and gross claims paid in direct activities

In the structure of gross premiums written from total direct activities, the premiums of life insurers accounted for 28.8% and premiums of non-life insurers for 71.2% of the total value.

As in the previous year, in 2025 the dominant position in Branch I, in terms of gross premiums collected, was achieved by insurance class 1 "Life insurance". This was followed by the insurance class 5 "Accident and sickness insurance where it is complementary to the insurance listed in classes 1 to 4". The share of these two classes of life insurance amounted to 44.7% and 37.8% of the value of gross written premiums in Branch I, respectively.

**Table 2. Gross written premiums and gross claims paid by selected types of insurance from direct activities**

Specification	Gross written premiums (from direct activities)			Gross claims paid (from direct activities)		
	2024	2025		2024	2025	
	million PLN	2024=100		million PLN	2024=100	
<b>LIFE</b>						
<b>Total</b>	<b>23,600.2</b>	<b>24,821.9</b>	<b>105.2</b>	<b>16,359.6</b>	<b>17,499.6</b>	<b>107.0</b>
of which:						
life insurance (Class 1)	10,393.0	11,093.4	106.7	6,544.2	7,064.9	108.0
life insurance linked to investment fund (Class 3)	4,029.2	4,101.6	101.8	5,778.6	5,993.5	103.7
accident and sickness insurance (Class 5)	8,929.9	9,382.6	105.1	3,828.8	4,240.6	110.8
<b>NON-LIFE</b>						
<b>Total</b>	<b>57,884.4</b>	<b>61,262.1</b>	<b>105.8</b>	<b>31,954.8</b>	<b>33,936.0</b>	<b>106.2</b>
of which:						
accident and sickness insurance (Class 1 and 2)	3,363.4	3,364.2	100.0	1,097.1	1,199.1	109.3
casco insurance of land vehicles (Class 3) <sup>a</sup>	13,837.2	14,468.4	104.6	8,558.3	9,261.4	108.2
insurance against fire and natural forces (Class 8)	6,630.2	7,390.0	111.5	3,696.7	3,198.7	86.5
insurance against other damage and loss of property (Class 9)	6,433.3	6,241.8	97.0	2,490.6	3,045.9	122.3
motor vehicle liability arising out of the possession of land vehicles (Class 10)	17,548.7	18,854.0	107.4	12,004.2	12,828.8	106.9
of which compul- sory third-party li- ability insurance of owners of motor vehicle	16,987.0	18,403.4	108.3	11,729.0	12,596.5	107.4
general third-party li- ability insurance (Class 13)	3,996.4	4,346.2	108.8	1,524.6	1,693.8	111.1

<sup>a</sup> Except rail vehicles.

In Branch II the largest item (54.4%) was the gross insurance premium collected from motor insurances. The value of these premiums increased by 6.2% compared to 2024 and amounted to PLN 33,322.4 million. Class 3 “Casco insurance for land vehicles, except rail vehicles” accounted for 23.6% of Branch II gross premiums and class 10 “Liability insurance of all kinds arising out of the ownership and use of self-propelled land vehicles. including carrier's liability insurance” for 30.8%

Gross written premiums collected from motor insurance amounted to PLN 33.3 billion

### Assets and liabilities

The total assets of insurance companies at the end of December 2025 amounted to PLN 244,138.3 million (an increase of 8.2%), of which PLN 94,709.9 million was allocated to life insurance companies and PLN 149,428.4 million to non-life insurance companies.

The total assets of insurance companies in life sector increased by 6.4% year-on-year, and in non-life sector by 9.3%

**Table 3. Assets and liabilities of insurance companies (as of 31 December)**

Specification	Life			Non-life		
	2024	2025	2024=100	2024	2025	2024=100
	million PLN	2024=100	million PLN	2024=100	million PLN	2024=100
<b>Total assets</b>	<b>88,991.1</b>	<b>94,709.9</b>	<b>106.4</b>	<b>136,719.6</b>	<b>149,428.4</b>	<b>109.3</b>
of which:						
investments	44,790.1	46,664.4	104.2	108,693.6	119,764.0	110.2
of which:						
shares, participating interests and other variable-yield securities, units and investment certificates in investment funds	6,198.9	7,049.7	113.7	12,845.6	14,538.1	113.2
debt securities and other fixed-income securities	32,956.0	34,748.5	105.4	69,540.5	76,785.0	110.4
net assets for life assurance <sup>a</sup>	38,945.8	42,287.7	108.6	.	.	.
<b>Total liabilities</b>	<b>88,991.1</b>	<b>94,709.9</b>	<b>106.4</b>	<b>136,719.6</b>	<b>149,428.4</b>	<b>109.3</b>
of which:						
capital and reserves	11,960.5	12,877.6	107.7	39,548.3	46,613.9	117.9
technical provisions	72,735.3	76,981.4	105.8	101,687.0	105,868.7	104.1

a Where the investment risk is borne by the policyholders.







Due to data rounding, in some cases sums of components may slightly differ from the amount given in the “total” item.

This information has been compiled on the basis of preliminary data for 2025 provided to the Statistics Poland by the PFSA as they were at 11.03.2026. Comparative values for 2024 have been provided on the basis of data provided by insurance companies to the PFSA after their prior verification by auditors, as they were at 29.08.2025.

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#### **Terms used in official statistics**

[Insurance undertaking](#)

[Gross written premium](#)