

STATISTICS FOR PRIVATE MEDICAL-PHARMACEUTICAL INSURANCE COMPANIES (ESL) 2003

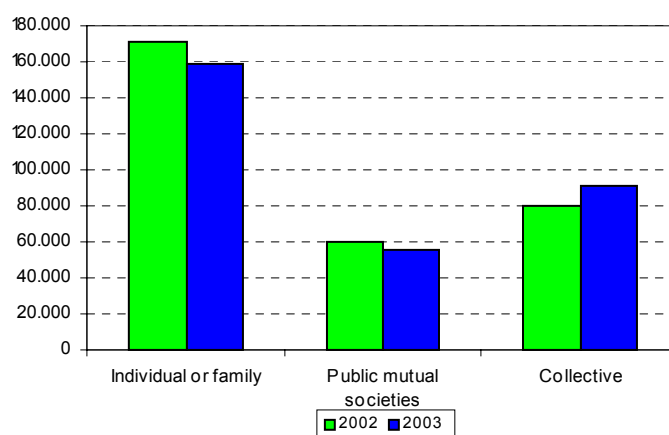
The number of people covered by private insurance companies in the A.C. of the Basque Country diminished 1.8% en 2003

The number of collective policies increased, while individual or family policies or those of public mutual societies declined

The population insured by Private Insurance Companies in the A.C. of the Basque Country came to a figure of 305,356 in 2003, which meant 1.8% less in relation to the previous year, according to EUSTAT data.

By province, Bizkaia continued to be the province with the highest proportion of the population insured, with 19.6%, followed by Alava (13.2%) and Gipuzkoa (7.7%).

Graph: Number of policy holders by type of policy 2002-2003



Source: EUSTAT

The individual or family type of policy, which covered the highest number of people (51.9%), was where there was the greatest loss in policy holders (-7.1%), followed by public mutual societies (-6.5%). On the other hand, **collective insurance** (aimed at companies or other specific groups), which represented 29.7% of the insured population, registered 13.1% growth, continuing the upward trend that began in 1999.

The vast majority of policy holders (98.2%) chose a **policy with general health care coverage** and only 1.8% decided to take out others to cover specific care (such as dental insurance).

The **total value of premiums collected by the insurance health care sector** in 2003 was 148 million euros, representing 0.3% of the GDP of the A.C. of the Basque Country. In relation to 2002, the volume of premiums grew 7.9%, below the growth level experienced by the State (10,2%).

The **average premium per policy holder** for the A.C. of the Basque Country as a whole was 485 euros, higher than that registered in the State (469 euros), meaning an increase of 10% with respect to 2002. This increase was applicable to all types of policies and in particular to collective policies (14,8%).

Private Insurance companies as a whole offered a medical team of 7,055 doctors covering all branches of medicine and 451 nursing professionals, treating a total of 1,145,101 **outpatient visits** (1.7% less with regard to 2002), making an average of 3.7 visits per policy holder. Orthopaedics, paediatrics, gynaecology and ophthalmology were, in that order, the busiest specialities.

Hospital care, on the other hand, increased by 7.5%. Patients coming from medical insurers gave rise to a total of 43,188 **hospital admissions**. Of this number, 70% underwent a **surgical operation**, with a total number of 30,244 operations (4.1% more than the previous year).

Table: Evolution of Private Medical-Pharmaceutical Insurance Companies

	A.C. of the Basque Country		
	2003	2002	Δ03/02
SUMMARY OF PORTFOLIO			
Number of policy holders	305.356	310.796	-1,8
Number of policies	156.418	158.158	-1,1
Volume of premiums (thousand €)	147.946	137.086	7,9
Average premium per policy holder (€)	485	441	10,0
TYPES OF POLICY (number of policy holders)			
Individual or family	158.525	170.578	-7,1
Collective	90.806	80.316	13,1
Public mutual societies	56.025	59.902	-6,5
MEDICAL AND HOSPITAL ACTIVITY			
Visits (thousands)	1.145	1.165	-1,7
Patients admitted to hospital	43.188	40.186	7,5
Surgical operations in hospital	30.244	29.066	4,1

Source: EUSTAT

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