



CZECH SOCIAL SECURITY ADMINISTRATION

# ANNUAL REPORT

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## 1.1. INTRODUCTION BY MINISTER OF LABOUR AND SOCIAL AFFAIRS, ZDENĚK ŠKROMACH



**Ing. ZDENĚK  
ŠKROMACH**

Minister of Labour and Social Affairs

Every minister should look back on the past record of his department from time to time and the end of 2003, marking almost half of the government's term of office, seems the right moment to do so. So, what were the achievements in the social security areas administered by the Czech Social Security Administration?

We may note, firstly, that the Ministry of Labour and Social Affairs has succeeded in making parametric changes in sickness insurance, in effect stabilising the whole system. These measures will translate into an 11 to 15 per cent saving made on the overall sickness insurance expenditure between 2004 and 2006. The chief aim is to curb benefit fraud, especially in cases of short-term incapacity for work, while preparing the ground for a new Sickness Insurance Act. The main difference is that employers shall pay the compensation for the first 14 days of incapacity from their own funds. At the same time, the employers' sickness insurance rate shall be reduced to 1.6% from the 3.3% they currently pay.

In 2003, parametric changes were made in the pension system. From 2004, employers will be charged with a new task: they will have to send personal pension insurance records to the CSSA every calendar year. Following the end of each calendar year an insured person will receive a copy of this personal record of pension insurance and may request correction in case he/she disagrees with the record. The District Social Security Administration offices will then be the ones to decide such disputed record cases. From 2006, every insured person will receive each year (by his/her request) his/her personal pension insurance record providing him/her with an overview of data held by the Czech Social Security Administration. In this way, cases of people approaching retirement age who find out that their employers have not paid their social insurance will be minimised.

Last year, further indexation of pension benefits was pushed through. As of the 1st of January, 2004 the old-age pension calculation base will increase by 2.5 percentage points. Yet, we are seeking even greater annual increases for 2005. Changes were endorsed as part of the public finance reform which will provide some savings and facilitate a smoother transfer onto a new pension system. These changes include, first and foremost, raising the retirement age, imposing stricter early retirement conditions, and introducing exact determination of the social insurance minimum calculation base for the self-employed person for social insurance premium. At the same time, there will be no limitations on how much pensioners may earn in addition to their old-age pensions during the first two years of retirement, as is now the case. As of the 1st of January 2004, pensioners will thus be able to earn as much as they want immediately after they retire. So, it would be wrong to say that the Ministry of Labour and Social Affairs is not successful. Some crucial tasks, however, still await us in this term of office.



Ing. Zdeněk Škromach  
Minister of Labour and Social Affairs

## 1.2. INTRODUCTION BY CSSA GENERAL DIRECTOR, JIŘÍ HOIDEKR

In the CSSA, the year 2003 was marked by preparations for EU accession and internal reforms in line with the mid-term strategic plan. All CSSA human and financial resources were employed to achieve these main goals with the vast majority of employees showing an exceptional creative potential, commitment, and loyalty.

In the CSSA activity and development plan until 2005, the year 2003 was purposefully identified as the year of CSSA's preparations for EU accession. The CSSA thus demonstrated its optimism regarding the CR's accession to the EU and a strong sense of responsibility for a faultless performance of its indispensable and unique role in the European social security affairs of the Czech Republic. The principal goal was to make the CR ready to get fully involved in the EU social security co-ordination system immediately upon the country's accession. With respect to the social security system under the CSSA, it means, that:

- the CSSA will be bound immediately and directly by Co-ordination Regulations and the European Court of Justice decisions and will have to apply the Co-ordination Regulations without any delay and in full in dealings with 28 European countries,
- benefits will be provided in two or more countries in parallel, or benefit entitlement will arise on the basis of periods of insurance or stay in several countries. In this respect, the CSSA will act as an investigating institution on behalf of Czech citizens and migrant EU workers (the CSSA being responsible for the initiation and co-ordination of benefit entitlement investigation in other Member States) or as an institution responding to requests from other member states,
- the CSSA employees processing EU-related claims must have good language skills and a sound knowledge of local legislation, Co-ordination Regulations, bilateral agreements, and at least a basic understanding of social security systems in Member States.

The CSSA was probably one of the few state administration institutions to have drafted in time a comprehensive Plan for CSSA Operations in Relation to the Application of EU Social Security Legislation after the CR's accession to the EU and created 50 specialised positions required for the preparatory phase well in advance using its internal resources and providing the staff selected for these jobs with proper training. Such measures gained the CSSA a very positive assessment by EU experts under the Phare project 'Testing the CSSA Preparedness for the Application of the EC Social Security Legislation' indicating CSSA's technical readiness. In line with the Phare experts' recommendations, the CSSA made justified claims for capacity expansion through creating no more than 191 new positions in the first phase, mostly in regional and district offices. Providing that the government makes the necessary allocations from the 2004 and subsequent budgets, Czech citizens should have no reason to worry about the impact of the EU accession on the matters under the CSSA responsibility.



**Ing. JIŘÍ HOIDEKR**

CSSA General Director

Although approved by the Minister of Labour and Social Affairs within the Plan for CSSA Operations, not one of the proposed capacity expansion measures was implemented in 2003 and the 2004 budget does not allow for their implementation either. Upon the CR's accession to the EU, the CSSA is thus likely to find itself in a unique situation in comparison with other state administrative bodies due to being allowed no new capacity expansion for performing its exceptional tasks in applying the EU social security legislation and, quite to the contrary, being required to cut its total number of staff by 55 under the 2004 budget. With respect to the EU pre-accession advisors' recommendations and in contrast with similar institutions in other new Member States, this approach is unusual, to say the least, and highly counterproductive for clients. This strategy is bound to result in a prolonged processing of claims. In the long-term, this approach may lead to a significant slump in a hitherto high CSSA effectiveness, even blocking some CSSA activities.

The year 2003 was also marked by preparations for some crucial reforms ahead - the CSSA's transformation associated with the programme of the Integrated Management and Administration System (IMAS) aimed mainly at moving towards the CSSA process management model. It was in 2003 that the CSSA Process Model and its implementation procedure were designed. The IMAS development progressed from December 2002 under a project management framework in co-operation with an external provider selected in a public tender. Despite employing a renowned system integrator, the task proved very demanding as the project continued in 2003. To ensure high quality of the result, CSSA management provided the teams involved with sufficient time beyond the original schedule postponing the projects approval by the CSSA IMAS Steering Committee until December 2003. The results and quality are critical for the next phase - the process management implementation to be covered internally by the CSSA's technical staff.

Besides IMAS, the CSSA underwent some truly historic changes in pension administration and claims processing in 2003.

The first of them is without any doubt a turning point of the Czech citizens' pension entitlement registration. Previously, it was employers who kept personal pension insurance records (PPIRs) of individual employees sending them to the CSSA only after the employment ended. In 2004, due to the amendment of the Act on Organising and Implementing Social Security, employers will be obliged to provide the CSSA with these PPIRs not only upon employment termination, but also at the end of each calendar year. Employers will be obliged provide copies of PPIRs to employees annually. Seemingly marginal, this change is very significant for:

- citizens - they will obtain documents crucial for their pension entitlements. They will no longer have problems proving their entitlement only due to a negligent employers' failure (dating back several decades) to send the CSSA the PPIRs annually,

## 1.2. INTRODUCTION BY CSSA GENERAL DIRECTOR, JIŘÍ HOIDEKR

- employers – they will be allowed to comply with their insurance record-related obligations continuously without having to ensure demanding storage and annual updating of ‘permanent’ PPIRs,
- the pension system and the CSSA – the CSSA will be able to build a much needed electronic database containing current data from insurance records, the so-called Individual Insurance Accounts.

The second historic change followed a gigantic project of digitising the CSSA’s unique paper archive with millions of paper documents. The project was completed in January 2002 with a ceremony attended by top government officials and followed by the conversion of digitised images into data records and their follow-up availability for pension purposes, a task equally or even more demanding. In 2003, on the basis of digitised insurance records and new applications, 26,000 claims were prepared, decided, and processed. Since the new processing method is very demanding in technical terms (it requires more computer memory and shorter response time from data banks for high quantities of transferred data) the technological process has yet to be optimised. The staff is therefore required to continue claim processing on the basis of paper insurance records. Full electronic processing and the introduction of electronic files are planned for 2004 and 2005.

The third historic change affected the technology of cash pension payments by Česká pošta (Czech Post), known as the ‘Pension Service’, in place with only minor modifications since 1948. The new technology’s main benefit will be the replacement of the fragmented paper registers maintained by each post office until January 2003 by a central automatic system allowing for a fast data exchange between the CSSA and Česká pošta. This is a truly historic change introduced to replace a 55 year old system, driven by the CSSA’s targeted efforts and by exemplary co-operation with Česká pošta.

The year 2003 was not only characterised by technological changes. For the first time in its history, in 2003 the CSSA designed its Human Resources Management Policy drawing on the CSSA’s Mission Statement describing the CSSA’s role as a social services provider for the general public and its vision of transforming its bureaucratic style into a client-oriented policy. In compliance with the policy, the CSSA aspires to become an employer offering its employees a life-long job, training, and professional growth. The policy is accompanied by the CSSA human resources planning objectives. Undoubtedly, this is a very important, if not the most significant step towards the successful implementation of the whole CSSA’s strategic transformation and compliance with its Mission Statement.

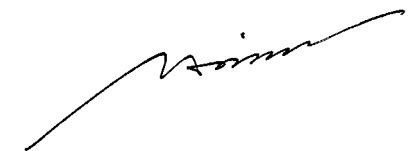
Finally, in 2003, the CSSA laid the foundation stones for its Integrated Communication Strategy setting forth the rules for communication not only with the media and general public, but also within the CSSA. The application of the strategy already brought some tangible results in 2003.

Given the above, the CSSA was successful at fulfilling its Mission Statement in 2003. Last year was

marked not only by significant technological steps, towards the information society of the third millenium, but also by a considerable shift towards the CSSA’s new client-oriented policy. Despite the unfavourable budgetary conditions, considerable progress was achieved without disrupting the continuity of other activities (CSSA services) and maintaining them on a European level. This included effective contribution collection or professional decision-making reflected by a minimum amount of justified complaints or remedial measures taken against CSSA decisions and by good results in the ten reviews performed by external bodies (Tax Offices, MoLSA, the Supreme Auditing Office), which required no corrective action.

In addition to receiving only a minimum amount of justified complaints and providing services to our clients on all workdays, which goes significantly beyond the two-day service standard in state administration, the further development of modern approaches to client services and suitable technical and technological conditions should be emphasised. In 2003, we also succeeded in solving a long-term problem of working conditions in the Prague Social Security Administration office by opening a state-of-the-art client centre in its new building also catering for the Prague 8 and Prague-West clients. Similar modern client centres were built in Strakonice and Pilsen-City district offices.


There is no doubt that the results in 2003 promise further success in the coming year and all CSSA employees deserve official acknowledgement.



Ing. Jiří Hoidekr  
CSSA General Director



## 2. CSSA'S PROFILE



The Czech Social Security Administration (CSSA) is the largest and absolutely unique financial administration body within the Czech Republic's civil service whose annual total income and expenditure exceeds CZK 516 billion. The CSSA looks after the social security issues of almost 7,200,000 clients including over 2,590,000 pensioners receiving more than 3,212,000 pensions.<sup>1)</sup>

The CSSA also pays out – directly or through employers – sickness benefits, maternity benefits or short-term benefits for care of a family member for almost the whole working population of the country.

By collecting social insurance premium, state employment policy contribution and voluntary social insurance premium the CSSA provides for almost 39 per cent of the state budget revenues. The CSSA also has an important role to play in the accomplishment of tasks under the international agreements signed by the Czech Republic. A Medical Assessment Service providing for the assessment of the clients' health and capacity for work in relation to social security, family benefits and social care claims is an integral part of the CSSA. Also, the temporary incapacity for work assessment process is reviewed by the Medical Assessment Service.

Being part of the civil service structure, the CSSA answers to the Czech Ministry of Labour and Social Affairs. Since 1st of July, 2000 Jiří Hoidekr is the CSSA's General Director.

The CSSA's ambition is to become a modern, client-oriented institution making the fullest use of up-to-date information and communication technologies. This is formulated under the CSSA's Mission Statement:

**„The transformed CSSA is a modern agency, a social insurance administrator whose effective performance is based on processes using the technologies of the third millennium information society and whose exclusive focus is on providing maximum value for the client, thus making the most to come up to the client's expectations and satisfying his/her needs“**

1) Data valid as at 31 December 2003.

### 3. ORGANIZATIONAL STRUCTURE

The CSSA has offices throughout the Czech Republic. The CSSA headquarters is located in Prague, with seven Regional detached offices (RSSAs) in Prague, Ústí nad Labem, Hradec Králové, Pilsen, České Budějovice, Brno and Ostrava. There are 76 District Social Security Administration offices (DSSAs) and the Prague Social Security Administration office (PSSA) with its thirteen Prague offices, all of them reporting to the CSSA.

In 2003, the CSSA started an intensive process of territorial structure reform to make its performance even more effective. At the same time, the CSSA would like to get closer to the clients and harmonise its operations with the higher territorial self-governing units – the regions. The reform will be launched in 2004.



#### CSSA HEADQUARTERS

**Ing. JIŘÍ HOIDEKR**  
CSSA's General Director

#### CSSA GENERAL DIRECTOR DEPUTIES



**JUDr. BOŽENA MICHÁLKOVÁ**

First Deputy of CSSA General Director, Social Insurance Section



**Ing. DUŠAN DRÁBIK**

CSSA Deputy General Director, ICT section  
(as of 1<sup>st</sup> of July, 2003)



**Ing. MIROSLAV KAUFMAN**

CSSA Deputy General Director, Economic Section



**Ing. JAN ŠRANK**

CSSA Deputy General Director, EU Integration and International Relations Section

#### CSSA CHIEF EXECUTIVES



**MUDr. LJILJANA BOJIČOVÁ**

Chief Executive, Medical Assessment Service Section



**Ing. VLADIMÍR FANTA**

Chief Executive, Design and Application Support Section



**Mgr. LUBOŠ VANĚK**

Chief Executive, General Director Section  
(as of 20<sup>th</sup> of October, 2003)



**JUDr. ELIŠKA VOLFOVÁ**

Chief Executive, Pension Insurance Section

### 3. ORGANIZATIONAL STRUCTURE

#### PRAGUE SSA



**JUDr. TOMÁŠ HEJKAL**

Director  
Address: Trojská 13a/1997  
182 00 Praha 8

Thirteen Prague offices:

- Prague 1 – Head of Regional Office RNDr. Petr Paris,
- Prague 2 – Head of Regional Office Alena Bláhová
- Prague 3 – Head of Regional Office Ing. Miroslav Novák
- Prague 4 – Head of Regional Office Daniela Prančlová
- Prague 5 – Head of Regional Office Ing. Zuzana Vittvarová
- Prague 6 – Head of Regional Office Ing. Miroslav Feřtek
- Prague 7 – Head of Regional Office Helena Kvapilová
- Prague 8 – Head of Regional Office Ing. Miluše Ponzerová
- Prague 9 – Head of Regional Office Ing. Jana Jiroušková
- Prague 10 – Head of Regional Office Ing. Květoslava Cimlerová
- Prague 21 – Head of Regional Office Ing. Vladimír Derfler
- Prague 22 – Head of Regional Office Vladimíra Šujanská
- Prague 23 – Head of Regional Office Mgr. Vladimíra Bičaníková

#### RSSA OFFICE IN PRAGUE

Twelve District Social Security Administration offices:

- Benešov – Director Ing. Petr Soukeník
- Beroun – Director JUDr. Václav Klíma
- Kladno – Director JUDr. Jitka Krejčová
- Kolín – Director Ing. Ivana Tluchořová
- Kutná Hora – Director PhDr. Drahomíra Hurtová
- Mělník – Director Ing. Zdeněk Melichar
- Mladá Boleslav – Director Ing. Václav Kříž
- Nymburk – Director Mgr. Ivanka Součková
- Prague-East – Director Mgr. Pavel Nikodým
- Praha-West – Director Ing. Bohumil Matějka
- Příbram – Director PhDr. Josef Petrášek
- Rakovník – Director PhDr. Hana Kronichová



**Ing. KAREL PERLÍK**

Director  
(as of 15 July 2003)  
Address: Kartouzská 4  
150 00 Praha 5



**JUDr. VILÉM KAHOUN, Ph.D.**

Director  
Address: A. Barcala 1461  
370 05 České Budějovice

#### RSSA OFFICE IN ČESKÉ BUDĚJOVICE

Eight District Social Security Administration offices:

- České Budějovice – Director JUDr. Miluše Stehlíková
- Český Krumlov – Director JUDr. Daniela Vondrová
- Jindřichův Hradec – Director Mgr. Josef Čech
- Pelhřimov – Director JUDr. Libuše Pavlíčková
- Písek – Director Zdeňka Zemanová
- Prachatice – Director PhDr. Zdeněk Albrecht
- Strakonice – Director Ing. Karel Chod
- Tábor – Director JUDr. Helena Maříková



**KAREL BAUER**

Director  
Address: Šimkova 1224  
500 02 Hradec Králové

#### RSSA OFFICE IN HRADEC KRÁLOVÉ

Eleven District Social Security Administration offices:

- Hradec Králové – Director Ing. Václav Osladil
- Havlíčkův Brod – Director JUDr. Bohuslav Kubát
- Chrudim – Director JUDr. Hana Mikanová
- Jičín – Director Ing. Jiřina Šubrová
- Náchod – Director Ing. Pavel Sobotka
- Pardubice – Director Ing. Jaroslav Vávra
- Rychnov nad Kněžnou – Director Mgr. Karel Hulec
- Semily – Director JUDr. Olga Pikorová
- Svitavy – Director MUDr. Karel Kratěna
- Trutnov – Director JUDr. Jana Štefanová
- Ústí nad Orlicí – Director Ing. Věra Bláhová



### 3. ORGANIZATIONAL STRUCTURE

#### RSSA OFFICE IN ÚSTÍ NAD LABEM



**DANUŠKA HOLUBCOVÁ**

Director

Address: Revoluční 15/3289  
400 01 Ústí nad Labem

Ten District Social Security Administration offices:

Česká Lípa – Director JUDr. Marie Kolínská  
Děčín – Director Ing. Jiří Řezáč  
Chomutov – Director Jaroslava Jiráková  
Jablonec nad Nisou – Director Ing. Václav Hájek  
Liberec – Director Mgr. Jana Kettnerová  
Litoměřice – Director Ing. Anna Matulová  
Louny – Director Bc. Petr Burdych  
Most – Director Jindřiška Junková  
Teplíce – Director JUDr. Jiří Budek  
Ústí nad Labem – Director Eva Poláčková

#### RSSA OFFICE IN PILSEN



**PaedDr. ZDENĚK TOR**

Director

Address: Koterovská 162  
304 14 Plzeň

Ten District Social Security Administration Offices:

Domažlice – Director Ing. Jindřich Kohout  
Cheb – Director Ing. Leopold Písek  
Karlovy Vary – Director Ladislav Peňáz  
Klatovy – Director Ing. Jana Tomanová  
Pilsen-South – Director Dagmar Trinnerová  
Pilsen-City – Director Ing. Antonín Vacík  
Pilsen-North – Director PhDr. Jiří Hala  
Rokycany – Director Ing. Luboš Koubík



**JUDr. MILAN KEKA**

Director

Address: Zelená 3158/34a  
702 00 Ostrava

#### RSSA OFFICE IN OSTRAVA

Eleven District Social Security Administration Offices:

Bruntál – Director Ing. Blanka Šimůnková  
Frýdek-Místek – Director Ing. Alena Škopková  
Jeseník – Director Ing. Vítězslav Macek  
Karviná – Director JUDr. Martin Nogol  
Nový Jičín – Director JUDr. Jaroslav Juřík  
Olomouc – Director PhDr. Zdeněk Libíček  
Opava – Director Mgr. Vladimír Vívšjaník  
Ostrava-City – Director Ing. Jan Groll  
Přerov – Director Jaroslav Pospíšil  
Šumperk – Director Ing. Alena Šmotková  
Vsetín – Director JUDr. Rostislav Lucbauer

#### RSSA OFFICE IN BRNO



**PhDr. MIROSLAV VOTÝPKA**

Director

Address: Veveří 7  
656 43 Brno

Fourteen District Social Security Administration Offices:

Blansko – Director JUDr. Libuše Svěráková  
Brno-City – Director JUDr. Jan Stavinoha  
Brno-Country – Director JUDr. Petr Šulc  
Břeclav – Director Ing. Zlatuše Máčelová  
Hodonín – Director Ing. Eva Milošová  
Jihlava – Director Ing. František Dolský  
Kroměříž – Director Bc. Eva Nováková  
Prostějov – Director Mgr. Žita Popelářová  
Třebíč – Director JUDr. Zdeněk Nováček  
Uherské Hradiště – Director Bc. Ludmila Hrabcová  
Vyškov – Director JUDr. Dana Pištělková  
Zlín – Director Ivan Rybka  
Znojmo – Director JUDr. Radoslav Kraus  
Žďár nad Sázavou – Director Ing. Karel Jadrný

#### 4. CSSA STAFF

CSSA Staff Age and Qualification as at 31 December 2003



Competent, communicative and forthcoming staff is the guarantee of a quality service provided to the client. Over 8,100 people were employed by the CSSA in 2003, approximately 87% of them female employees in all positions, including at the managerial level. More than one third of the staff was over 50 and some 19% (in the headquarters) or 16% (in the regions) were younger than 30. Recruitment, training and professional development of staff are crucial to the CSSA.

Individual personal development plans were drafted in 2003 as part of a project promoted by the CSSA management. Compliance with these plans will become part of the staff assessment, remuneration and career development system in the future. In 2003, the CSSA also launched the first phase of a management-training scheme focused on management skills development. Targeted (sector-specific) language training began, along with courses provided by the Civil Service Institute.

Since 2001, the CSSA has been using e-learning modules to enhance the qualification of its staff. This allows the CSSA to train a large number of employees in a short time. Combined with daily study programmes, e-learning allows for the mandatory civil service staff training, social insurance education and training and computer skills development. EU-focused e-learning courses were completed by over 7,000 CSSA employees by the end of 2003. The number of users/participants makes the CSSA's e-learning programme the largest in the Czech civil service.

Most of the staff employed by the CSSA in 2003 graduated from secondary education institutions (52% and 76% in the headquarters and the regions, respectively). There were 21% and 14% of university graduates working at the CSSA's headquarters and regional offices, respectively. The average salary in 2003 was CZK 16,723.

The fact that the CSSA has been underfunded for a long time has translated into a very limited competitiveness of the institution as an employer and, as a result, into a long-term shortage of, in particular, lawyers, medical assessment specialists, IT system experts and qualified pension and sickness benefit specialists.

The CSSA has been seeking to provide a partial remedy at least by offering the staff some social benefits. Canteen lunches as well as the possibility to go to the CSSA's facilities for holidays or training and some other benefits are provided automatically. The CSSA also provides funds allowing the employees to take out employee loans and get one-off social assistance grants.

## 5. CORE BUSINESS

### 5.1. COLLECTION OF SOCIAL SECURITY PREMIUM

The CSSA collects social insurance premium, i.e. pension insurance premium, sickness insurance contributions and state employment policy contribution.

The CSSA is very successful in collecting social insurance premium, even when compared to its counterparts in other countries. Collection effectiveness is typically measured by dividing the total revenue, i.e. the insurance contributions collected plus insurance charge accessories, by the total insurance contributions to be enforced.

In 2000, the collection effectiveness rate was 97.08%, whereas in 2001 and 2002 this rate rose up to 98.37 and 99.64%, respectively. In 2003, the CSSA was also successful, achieving a 99.35% collection effectiveness rate. Such effectiveness is not reported even in the most advanced EU countries.

A note must be made on 2002 when the collection of social security premium was affected by the floods. Due to these floods, some employers (organisations) and the self-employed were often insolvent and some of them went out of business later on.

Total Revenue, Total Contributions Due and Collection Effectiveness from 1996

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Total Revenue (bln. CZK)	168.9	185.5	198.1	204.6	215.7	234.8	250.3	264.2
Total Premium Billing (bln.CZK)	177.2	195.6	205.3	213.8	222.2	238.7	251.3	265.9
Collection Effectiveness (%)	95.31	94.85	96.53	95.69	97.08	98.37	99.64	99.35

## 5. CORE BUSINESS

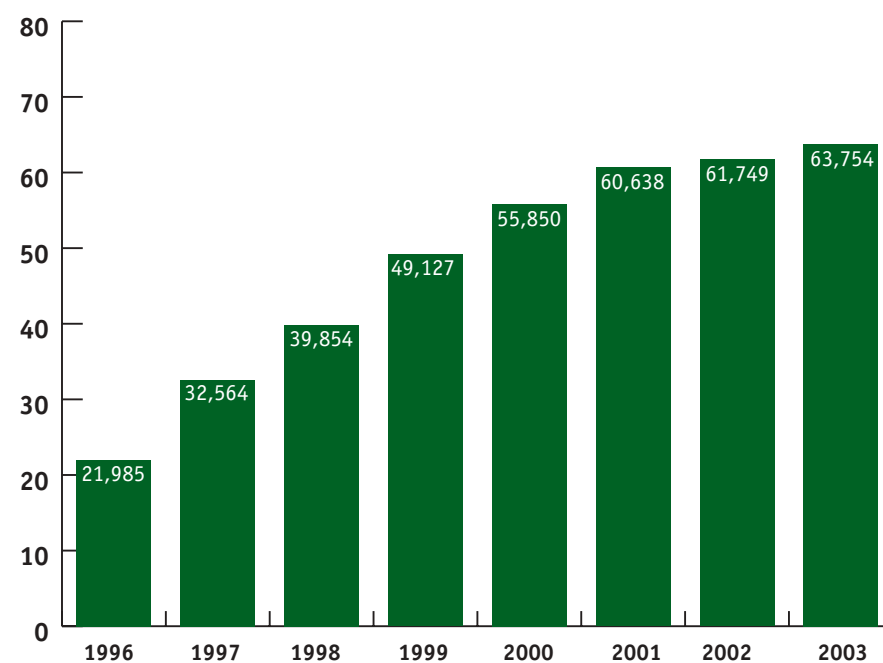
### 5.2. SOCIAL SECURITY INSURANCE RECEIVABLES

As at 31 December 2003 the CSSA reported contributions receivables of CZK 63,754,000,000. This included CZK 27,765,000,000 of overdue premium payments, CZK 32,899,000,000 of overdue penalties and CZK 198 million of overdue fines.

A long-term analysis of the receivables portfolio indicates that::

- 51% of the total receivables are penalty receivables; this proportion is still growing;
- 51% of the total receivables are receivables from de-registered payers;
- 31% of the total receivables are receivables from payers whose individual debts exceed CZK 30 million; these are some 200 debtors, most of them under bankruptcy or in liquidation, i.e. the debts are almost irrecoverable;
- about half of the total receivables is from entities under bankruptcy proceedings;
- approximately 63 % of total receivables are from small organisations (SO); this category of debtors has been growing over time.

CSSA Receivables From Insurance Payers Over the Period 1996-2003 (mil. CZK)



CSSA Receivables as at 31 December, 2003 (mil. CZK)

		RECEIVABLES		RECEIVABLES			PERCENTAGE
		TOTAL	Contributions	Penalties	Fines	Other	
De-registered Payers	SE	1,551.79	930.99	576.59	44.22		
	SO	22,328.89	9,916.93	12,347.06	64.90		
	0	8,728.46	4,253.20	4,472.42	2.84		
	<b>TOTAL</b>	<b>32,609.14</b>	<b>15,101.11</b>	<b>17,396.08</b>	<b>111.95</b>		<b>51.15</b>
Registered Payers	SE	3,571.51	2,335.48	1,175.69	60.34		
	SO	17,565.21	7,019.93	10,520.83	24.44		
	0	7,116.45	3,308.65	3,806.28	1.52		
	<b>TOTAL</b>	<b>28,253.16</b>	<b>12,664.06</b>	<b>15,502.81</b>	<b>86.03</b>		<b>44.32</b>
<b>Subtotal</b>		<b>60,862.31</b>	<b>27,765.17</b>	<b>32,898.88</b>	<b>198.25</b>		
Instalment System	SE	159.53				159.53	
	SO	345.43				345.43	
	0	1,274.60				1,274.60	
	<b>TOTAL</b>	<b>1,779.56</b>				<b>1,779.56</b>	<b>2.79</b>
Other	SE	29.45				29.45	
	SO	236.86				236.86	
	0	845.55				845.55	
	<b>TOTAL</b>	<b>1,111.86</b>				<b>1,111.86</b>	<b>1.74</b>
Total	SE	5,312.29	3,266.46	1,752.28	104.56	188.99	
	SO	40,476.38	16,936.86	22,867.90	89.34	582.28	
	0	17,965.06	7,561.85	8,278.70	4.35	2,120.15	
	<b>TOTAL</b>	<b>63,753.73</b>	<b>27,765.17</b>	<b>32,898.88</b>	<b>198.25</b>	<b>2,891.42</b>	<b>100.00</b>
<b>Percentage</b>		<b>100.00</b>	<b>43.55</b>	<b>51.60</b>	<b>0.31</b>	<b>4.54</b>	

Note: SE – self-employed persons, SO – small organisations (up to 25 employees), 0 – large organisations (over 25 employees)

The development over time has been positive with both 2002 and 2003 being successful in terms of the CSSA's portfolio management, compared to the years before 2001; receivables rose by CZK 2 billion, i.e. only by 3.2%, most of them being penalty receivables. Receivables from České dráhy (Czech Railways) represent almost one billion of this debt, but these receivables are well-secured and fully recoverable.

## 5. CORE BUSINESS

### 5.3. PENSION BENEFITS PAYMENTS

The CSSA provides for the payment of pension insurance benefits, except for pensions paid out by the Ministry of Interior, Ministry of Defence and Ministry of Justice. The CSSA pays out old-age pensions, full and partial disability pensions, widows' and widower's pensions and orphans' pensions.

In 2003, the pension insurance expenditure exceeded CZK 218,273,000,000. The CSSA paid out the total of 3,212,486 pensions to 2,590,844<sup>2)</sup> recipients. Most of these pensions (almost two thirds of them) were old-age pensions, followed by survivors' and disability benefits. The average monthly old-age pension stood at CZK 7,075 in 2003.

Compared to 2002, the number of pensioners is more or less the same. The average monthly old-age pension has risen by CZK 242 since then due to the indexation of pension benefits effective as of 1st of January 2003.

#### Pension Benefit Expenditure (in thousands of CZK)

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Amount	122,364,692	147,281,108	161,805,063	173,014,133	181,921,261	195,813,711	210,439,949	218,273,276

<sup>2)</sup> These are pensions paid out and pensioners getting benefits in the Czech Republic (i.e. excluding payments to other countries).

#### Numbers of Pension Insurance Clients, Pensioners and Pensions

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
No. of Pension Insur. Clients	5,186,573	4,944,109	4,924,688	4,722,898	4,660,974	4,528,399	4,581,647	4,593,974
No. of Pensioners	2,477,673	2,485,110	2,521,243	2,548,159	2,567,865	2,584,018	2,577,798	2,590,844
Female	1,548,783	1,554,311	1,577,462	1,591,809	1,603,415	1,610,898	1,606,359	1,611,924
Male	928,890	930,799	943,781	956,350	964,450	973,120	971,439	978,920
No. of Pensions Paid Out	3,031,604	3,065,157	3,123,136	3,158,947	3,183,429	3,203,219	3,199,749	3,212,486
Old Age	1,796,998	1,802,664	1,848,639	1,879,883	1,906,759	1,922,772	1,907,830	1,914,219
Disability	525,499	529,350	528,563	527,808	528,288	534,287	544,838	553,985
Survivor's	709,107	733,143	745,934	751,256	748,382	746,160	747,081	744,282

Note: These are pensions paid out and pensioners getting benefits in the Czech Republic (i.e. excluding payments to other countries).

#### Average Monthly Old Age Pension (CZK)

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Male	5,099	5,688	6,172	6,555	6,995	7,590	7,622	7,902
Female	4,177	4,685	5,084	5,386	5,729	6,188	6,213	6,429
TOTAL	4,609	5,148	5,576	5,910	6,292	6,808	6,833	7,075

Note: These figures indicate old-age pensions without any other overlapping pension benefits.

### 5.4. SICKNESS INSURANCE BENEFITS PAYMENTS

Sickness insurance is supposed to guarantee a certain level of income for those economically active citizens who are temporarily incapable of work. Sickness insurance benefits comprise sickness benefits, short-term benefits for care of a family member, differential allowance for pregnant and postnatal women, and maternity benefits.

In 2003, more than CZK 34.3 billion was paid out in sickness insurance benefits by the CSSA, the highest amount (over CZK 29.5 billion) being spent on sickness benefits. Short-term benefits for care of a family member accounted for further CZK 1 billion.

With respect to temporary incapacity for work, in 2003, Czech citizens covered by sickness insurance spent a total of 121,047,763 days on sick leave. This is 234,774 days more than in 2002. One average sick leave was almost 32 days long (31.66 days), nearly the same as last year (31.99 days).

#### Sickness Insurance Benefits (in thousands of CZK)

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Sickness benefits	17,662,337	16,958,955	15,733,095	16,434,063	23,653,095	25,574,132	28,222,372	29,523,314
Family member care benefits	972,421	864,031	765,652	696,258	784,704	956,588	892,507	1,003,961
Maternity benefits	1,811,067	1,963,088	2,027,694	2,151,124	2,759,569	3,047,465	3,486,893	3,773,687
IS during P and M	9,160	7,723	6,822	5,728	7,797	6,907	6,830	5,596
TOTAL	20,454,985	19,793,797	18,533,263	19,287,173	27,205,165	29,585,092	32,608,602	34,306,558

Note: IS during P and M = Income support during pregnancy and maternity

## 5. CORE BUSINESS

### Clients Covered by Sickness Insurance

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Total	4,965,627	4,686,950	4,640,747	4,423,470	4,343,801	4,195,113	4,230,146	4,237,817
Self-employed	360,852	330,720	327,285	318,080	308,499	299,607	296,528	292,329

### Days on Sick Leave Covered by Sickness Insurance Benefits

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Sickness benefits	134,701,215	113,406,143	103,735,836	103,693,778	113,414,672	113,187,039	113,958,656	112,726,425
Family member care benefits	6,788,450	5,702,753	4,964,709	3,898,787	3,761,041	4,164,754	3,141,479	3,747,177

Note: The number of days paid is not equal to days spent on sickness leave because it also includes people registered in Labour Offices receiving no sickness benefits.

### Incapacity for Work Development Between 1996 and 2003

YEAR	1996	1997	1998	1999	2000	2001	2002	2003
Number of Terminated IW Cases	3,518,351	4,442,443	3,941,742	3,941,292	4,040,986	4,030,539	3,777,066	3,829,738
Days on Sick Leave	87,993,960	120,371,275	109,889,469	108,387,573	116,803,822	119,211,316	120,812,989	121,047,763
Average Duration of 1 IW Case	25.01	27.09	27.88	27.50	28.90	29.58	31.99	31.61
IW Cases Terminated by a CSSA Decision	6,735	3,329	2,438	2,432	1,853	1,607	1,569	1,424
Breach of Treatment Regime	19,857	19,373	18,232	14,444	12,799	12,859	13,818	12,131

Note: IW - Incapacity for Work

## 6. ADMINISTRATIVE COSTS

In 2003, the CSSA operating expenditures amounted to CZK 4,701 billion, making for a 1.8% operating expense-to-revenue ratio. The operating expense-to-revenue ratio of the Slovak Social Insurance Company operating within a similar range of activities (premium collection, pensions and sickness insurance benefits payment) equalled 3.2%. A similar institution in the Czech Republic, the General Health Insurance Company, has a 3.3% operating expense-to-revenue ratio.

Line no.	Specification	2003 (in CZK mil.)	Expenditure proportion (in %)
1	Personnel costs	2,193	46.6
	– salaries and other personnel costs	1,601	
	– premium	560	
	– provisions for the CSNF	32	
2	Purchase of material	159	3.4
3	Water, fuel, and energy	81	1.7
4	Postal services	578	12.3
5	Services, repairs, maintenance, travel expenses	998	21.2
6	Other non-capital expenditures	4	0.1
7	Transfers to the reserve fund	144	3.1
8	Subtotal	4,157	
9	Capital expenditures	544	11.6
10	Total operating expenditures	4,701	100

Note: CSNF = Cultural and Social Needs Fund

Line 1 (personnel costs) includes salaries for 7,961 employees who, in 2003, earned on average CZK 16,723.

Line 4 (post services), the highest fees were charged for pension payments (CZK 404 mil.) and other benefits paid by post remittances (CZK 38 mil.).

Line 9 (capital expenditures) includes construction costs (CZK 379 mil.), machines and equipment (CZK 29 mil.), and information technology (CZK 201 mil.).

The requirements presented by the CSSA to MoLSA both in the budget draft phase and in subsequent budgeting phases are balanced and justified by its growing competences and scope of tasks performed. In its 2003 proposals, the CSSA stressed the priority of the CR's accession to the EU – the need to allocate sufficient funds towards the coverage of the CSSA's amplified or newly added tasks (e.g. new international social security agreements and related provisions, compensation-related issues/business) and also expenditures for the CSSA's transformation into a public institution. However, such requirements were neither met in the past, nor in 2003.

## 7. INTERNATIONAL RELATIONS

In terms of international co-operation, the CSSA participated in the preparation for the implementation of the Acquis Communautaire in 2003, focussing specifically on the assessment of co-ordination rules and adding Annexes to Regulations and E-forms needed for the Czech Republic's accession to the European Union. The CSSA also helped to draft new international social security agreements with, for example, Tunisia and Turkey, and participated in international negotiations on the implementation of bilateral agreements, such as with Germany, Slovakia, Austria, Romania, the Netherlands or Bulgaria. In 2003, the CSSA implemented 25 bilateral agreements: with Austria, Belarus, Bosnia and Herzegovina, Bulgaria, Canada, Croatia, Cyprus, France, Germany, Hungary, Israel, Lithuania, Luxembourg, Macedonia, the Netherlands, Poland, Quebec, Romania, Russia, Slovakia, Slovenia, Serbia and Montenegro, Switzerland, Ukraine and the USA.

In 2003, the CSSA paid out 31,962 pensions involving some international elements. In most cases, these were benefits paid under the above-mentioned bilateral agreements. Most pensions (over 9,000) were paid out by the CSSA to clients in Poland and Slovakia.


### Ten States Receiving Most Pension Payments from the CSSA in 2003

State	No. of Pensioners
Poland	9,836
Slovakia	9,645
Germany	1,621
Switzerland	1,600
Bulgaria	1,414
USA	1,270
Canada	1,132
Austria	632
Macedonia	492
Australia	413





## 8. PREPARING FOR EU ACCESSION



One of the main priorities for the CSSA in 2003 was preparation for the Czech Republic's accession to the European Union (EU). The CSSA will have a key role to play in the participation of the country in the EU social security co-ordination system, starting from 1st of May, 2004. It was therefore absolutely necessary to adopt, well in advance, measures, which would provide for a smooth and continual performance of all of CSSA's duties as required by the EU.

A 'Plan for CSSA Operations in Relation to the Application of EU Social Security Legislation' was drafted as the key document for EU pre-accession preparations, endorsed by the CSSA management on the 19th of May 2003 and approved by the Minister of Labour and Social Affairs on the 27th of July 2003, after a policy discussion held by the Ministry's senior management.

As part of these preparatory efforts, the CSSA staff studied social security systems in EU Member States, along with new administrative procedures, went on study visits abroad and around the country, and took part in trainings and seminars organised often in conjunction with experts from partner institutions of EU Member States. Since September 2003, select staff from both the CSSA headquarters and district offices have taken part in intensive training focused on the implementation of EC legislation and handling E-forms. They have also been taking language and other courses, including EU-focused e-learning under the Czech civil service training scheme.

Foreign social security experts played a crucial role in preparing the CSSA for EU accession. The CSSA benefited from this assistance mostly through Phare pre-accession programmes for Candidate Countries, chiefly through 'twinning' designed to assist by long-term secondments of experts from EU Member States to Candidate Countries' competent institutions to provide advice and consultation. The CSSA's experience with Phare projects has been very good indeed. Several projects were implemented in 2003. In terms of the country's pre-accession preparations, the 'Testing the Preparedness for the Application of EC Social Security Legislation' twinning project based on a Phare twinning covenant between the Czech Republic (MoLSA) and Finland (STAKES) was the most important in terms of accession. This project, which ran from August 2002 to August 2003, was a follow-up on a previous twinning project. It was to test the CSSA's ability to apply the *Acquis Communautaire* in practice on the basis of case studies. The Finnish experts concluded in their report that the CSSA was ready for handling the EU business, but that it would be necessary to add a substantial number of staff across the whole CSSA structure to apply the EC social security law effectively.



## 9. ADVANCED INFORMATION TECHNOLOGIES

### 9.1. FASTER PENSION PAYMENT

To speed up pension claims processing as much as possible, the CSSA started converting the entitlement documentation, i.e. the personal pension insurance records, into electronic files in 2001. The documentation will thus be available not only from the headquarters but also from district offices – closer to the client. Using digitalisation lines, the CSSA staff converted some 6,325,000 of these documents in 2003. At the same time, approximately 10 million data sentences created in the process of pension insurance records digitalisation were run through a second check to guarantee data accuracy.

Pensions are paid out in cash, through the Česká pošta (Czech Post), or transferred to clients' bank accounts, depending on clients' preferences. If the client moves, for example, to an old people's home, the CSSA provides for payments to such homes. Even though the proportion of payments made through modern and safe bank transfers has grown over the past few years, most clients still prefer cash payments. As at the 31st of December 2003, a total of 633,694 pensioners were receiving their pensions to their bank accounts. Another 1,873,509 clients received their pensions in cash, through Česká pošta. In addition, 47,424 pensions were paid to social care institutions.

The data exchange between the CSSA and the Czech National Bank and that between the CSSA and Česká pošta necessary for bank transfers relies on electronic communication.

### 9.2. INDIVIDUAL INSURANCE ACCOUNTS (IIAs)

Electronic Individual Insurance Accounts (IIAs) will be introduced in 2006. The citizens of the Czech Republic will thus be able to receive the complete information on their periods of insurance and earnings that is important for their pension claims processing from any CSSA district office. These IIAs will also enable easier communication with foreign pension insurance institutions.

The creation of IIAs and their continuous annual up-date will be possible thanks to the transfer onto the annual Personal Pension Insurance Record system (PPIR) representing a fundamental and truly historic change. This transfer is based on an amendment of the Social Insurance Implementation Act effective as of the 1st of January 2004. The technical solution is based on the aforementioned pension insurance data digitalisation and other pension entitlement documents converted into data records.

In the first phase of digitalisation, started in 2001, the CSSA processed client data from the CSSA central archive. These were paper documents stored since 1935, a year when this possibly largest archive of pension entitlements in Central Europe was established. More than 37 million pension insurance records were converted into digital images by the end of 2003 and stored in an advanced optic archive. Data records are then created from these digital images and stored in a data bank, using the best available technologies. There are over 30 million data sentences stored in this data bank at this point.

The digitalisation of entitlement documentation has continued. In August 2003, the CSSA became receiving of all personal pension insurance records stored by employers (organisations) and closed in

1995. By the end of 2003 almost 2 million of these documents were processed. In the following phase, i.e. during 2004, all Personal Pension Insurance Records with insurance periods between 1996 and 2003 will be taken over from employers who have stored them so far. This will involve processing approximately 5 million entitlement documents. In the final phase, annual personal pension insurance records will be introduced and employers will start using them from the 1st of January 2004 onwards. These will be handed over to the CSSA in the first half of 2005 by all employers. At the end of every calendar year, each employer must close these annual personal pension insurance records and send them to the CSSA with a copy issued to each employee.

### 9.3. INTEGRATED MANAGEMENT AND ADMINISTRATION SYSTEM

A special programme was launched in 2002 to create a CSSA Integrated Management and Administration System (IMAS). This effort was continued in 2003. The idea behind building IMAS is to transform the CSSA into a modern agency, a modern social security administrator. Such an institution should work on the basis of technologies used by the information society of the third millennium. The aim of the transformed CSSA is to provide the client with maximum value and thus come as close as possible to his/her expectations. IMAS is to ensure maximum satisfaction of the client. To achieve this, the CSSA would like to introduce a process management system, based on three core principles:

- data centralisation and process management;
- decentralisation of claim processing to get as close to the client as possible;
- unification of district offices: the client will be served in any CSSA office, irrespective of his/her residence.

This will enable internal data circulation within the CSSA structure, without clients having to visit specific CSSA offices. Client requests will be handled in a faster, better and more effective way.

#### People First ...

Preparations were underway in 2003 for a large network of CSSA offices equipped with state-of-the-art technology, relying on adequate organisational and technological support at the headquarters. This network will provide the public with the maximum service commitment, specifically:

- bringing the CSSA offices closer to the citizen;
- enhancing and accelerating social insurance benefit claims procedures;
- providing the citizen with regular information on his/her social benefit entitlement; this information will be readily available to the client from any contact point in the country;
- introducing electronic communication methods in order to accelerate the submission process or claim processing while protecting the CSSA clients' personal data;
- making financial flows and state budget finance management more transparent.



## 10. PUBLIC RELATIONS

### 10.1. INFORMATION PROVISION

The CSSA is not a closed off state institution. It prides itself in being as open and forthcoming to its clients as possible. The CSSA tries to use all available means to inform the public in time about changes affecting social security matters.

The CSSA's clients (citizens, employers, and other institutions) need to have sufficient information about the CSSA activities and the state of their accounts. To make this information available, the CSSA has established an information office, call centre, and website.

Apart from employing its own tools in providing information, the CSSA also co-operates with both public and commercial media. In 2003, the CSSA issued 35 press releases, organised three press conferences, and responded to an average of 21 media enquiries each month.

Information on the CSSA was provided in 287 newspaper articles or audiovisual programmes, half of them being reactions to press releases or press conferences.

#### Information Office

Located in the CSSA headquarters, it provides people with information on pensions. It is open to the public on every workday. In 2003, the Office staff served almost 53,000 clients, 2000 questions being on application of international agreements. The Office jointly with the Call Centre generated over 7,800 insurance records searches and issued 19,100 pension certificates. The Office staff also provided cash pension advances or supplementary payments to clients in difficult financial situations.

#### Call Centre

A state-of-the-art CSSA Call Centre was opened in the summer of 2002. Since then, it has answered thousands of calls. The centre is equipped with cutting edge technology meeting contemporary corporate standards. Its main task is to receive and answer citizens' questions on general pension issues. Upon clients' requests, the Centre staff also issue and send pension certificates or inform them of the state and course of their pension claims.

In 2003, over 107,000 clients used the Call Centre's services. Most often, they asked about pension payments or required general information on the CSSA's pension operations.


#### Client Centres

Besides the central information office, people can also enquire about CSSA activities in client centres and information offices based in District or Prague Social Security Administration Offices. They are open to the public on every workday.

In 2003, several new client centres were opened. The PSSA headquarters, Prague-West DSSA and Prague 8 offices were moved to new, modern, and client-oriented premises in Trojská Street. The Pilsen-City DSSA was provided with a new and sophisticated location in a renovated building in



## 10. PUBLIC RELATIONS



Americká Street. Since the end of 2003, the Strakonice DSSA due to its modernisation and building expansion has also provided faster services.

All of the new or renovated offices have modern client centres with electronic calling systems. The aim is to guarantee the quickest possible provision of high-quality information and services as soon as possible to meet clients' demands in pension and sickness insurance areas.

### 10.2. WEBSITE

The CSSA's website was first designed in 2002. In the second half of 2003, it was redesigned to reflect the up-to-date technological, communication and marketing trends and to meet the needs of the general public. A hit counter, a site map, photos, and press releases were added. The CSSA website layout was improved to allow for the most effective search of required information.

The editorial team updates the website almost every day drawing also on initiatives and materials from the CSSA's various units. The visit rate is growing. In 2003, it exceeded 920 hits a day.

### 10.3. NÁRODNÍ POJIŠTĚNÍ

The CSSA's Národní pojištění (National Insurance) journal has been in existence for 35 years. The CSSA has been publishing the Národní pojištění journal since 2001 (taking it over from MoLSA). The journal provides current technical information in the fields of pensions and sickness insurance, health insurance, medical assessment service, social care benefits, Labour Law, employment, and state social support.

The journal provides interpretation of new laws, regulations, and government decrees. It also features statistics, control findings, information on multilateral agreements on social security, and EU programmes and legislation. It runs a consultation column where leading experts respond to readers' enquiries. In 2003, the journal had a 14,000-copy circulation.

## 10. PUBLIC RELATIONS



### 10.4. OFFICE HOURS

The CSSA tries to think of itself primarily as a provider of a service to the public. All CSSA contact points are therefore open to the public every weekday at the following opening hours:

CSSA headquarters	
Mondays and Wednesdays	8.00–17.00
Tuesdays and Thursdays	9.00–14.30
Fridays	9.00 - 14.00

Detached offices of CSSA and Prague SSA's/RSSA	
Mondays and Wednesdays	8.00–17.00
Tuesdays and Thursdays	8.00–14.00
Fridays	8.00–13.00

Apart from visits in person you can also contact the CSSA Call centre by telephone on 257 062 860 - 8, during the following times:

Mondays and Wednesdays	8.00–17.00
Tuesdays and Thursdays	8.00–14.30
Fridays	8.00–14.00

You can also address your enquiries by telephone to the individual RSSA offices and the Prague SSA municipal offices. You can find the relevant telephone numbers on the CSSA website.

## 11. CSSA CONTACTS

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Website: <http://www.ccsz.cz/>  
Regional Contacts: <http://www.cssz.cz/kontakty/>