

## **PRESS RELEASE**

## **RIXO.cz** swings into profit

Prague, 21 October 2025

The online financial services comparison site RIXO.cz turned a profit for the first time in the third quarter of this year. This comes five years after the launch of its online insurance comparison service. EMMA Capital partner Tomáš Kočka says this is an excellent result, as start-ups of this type usually take much longer to turn a profit.

In addition to its first profitable quarter, RIXO also reports a positive outlook for 2026.

"We have reached a point where should remain in the black henceforth. In this type of business, the so-called 'snowball effect' applies – that is, you retain the basic insurance portfolio you have already acquired, and new clients are added to it. With minimal cost increases, earnings may grow by tens of percent each year," comments Tomáš Kočka.

He further explains that from EMMA Capital's perspective as RIXO.cz's main owner, it is crucial that, despite the high initial costs of building the entire service, the company is already worth more than the amount invested in it. As it develops further, this value will continue to grow.

**RIXO.cz** started as a free online insurance service and has served over a million users since its launch. Alongside insurance, the company currently compares mortgage and energy prices. It also entered the Slovak market this year, where it has doubled the number of clients served in the last month.

**EMMA Capital** is a private investment holding founded in 2012 by Jiří Šmejc. In recent years, it has focused chiefly on markets in the European Union, but is also present in other markets in Europe. It usually plays an active role in companies where it acquires an equity stake, participating in their management, development and in any eventual restructuring. EMMA's investment priority is retail and customer-oriented companies, while it is also successfully penetrating the B2B segment.

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