Balance sheet of non-life insurers, 31 December 2002 (1)
(kroons)

ASSETS	ERGO Kindlustus	IF Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance Foundation	Total of non-life insurance
1. Cash and bank account	**1 581 810**	**12 416 742**	**14 202 458**	**1 379 071**	**2 558 873**	**5 687 289**	**15 726 249**	**53 552 492**	**549 798**	**54 102 290**
2. Receivables	**20 610 323**	**13 562 991**	**4 481 761**	**9 940 893**	**14 641 230**	**12 440 186**	**1 420 360**	**77 097 744**	**9 067 470**	**86 165 214**
2.1. Direct insurance	16 317 335	7 542 223	4 309 144	4 068 289	9 674 068	9 090 090	1 296 947	52 298 096	6 041 480	58 339 576
2.1.1. Policyholders	6 057 091	941 630	608 544	141 919	1 552 033	2 350 037	275 851	11 927 105		11 927 105
2.1.2. Intermediaries	8 193 287	6 600 593	3 700 600	3 926 370	8 122 035	6 740 053	1 021 096	38 304 034	3 103 762	41 407 796
2.1.3. Other	2 066 957							2 066 957	2 937 718	5 004 675
2.2. Reinsurance	4 045 065	5 551 119	164 867	345 815	4 954 602	2 250 558	123 413	17 435 439	2 981 979	20 417 418
2.3. Other receivables	247 923	469 649	7 750	5 526 789	12 560	1 099 538		7 364 209	44 011	7 408 220
2.4. Unpaid share capital										
3. Accrued income, prepayments	**19 197 330**	**29 046 336**	**1 002 805**	**2 772 838**	**6 433 000**	**10 990 490**	**1 516 580**	**70 959 379**	**304 388**	**71 263 767**
3.1. Accrued income	5 270 655	6 245 894	207 579	1 102 500	203 832	1 770 344	144 497	14 945 301	203 903	15 149 204
3.2. Deferred acquisition costs	11 112 722	19 947 689	523 898	1 494 655	5 699 041	7 307 179	1 149 052	47 234 236		47 234 236
3.3. Other prepaid expenses	2 813 953	2 852 753	271 328	175 683	530 127	1 912 967	223 031	8 779 842	100 485	8 880 327
4. Investments	**368 129 424**	**574 916 884**	**73 358 176**	**55 000 000**	**52 783 052**	**121 840 824**	**41 837 086**	**1 287 865 446**	**165 619 864**	**1 453 485 310**
4.1. Land and buildings (less depreciation)	50 314 451	4 799 913	3 929 283		14 561 273	2 640 144	2 147 396	78 392 460	52 700 000	131 092 460
4.2. Investments in affiliated companies		89 744 497			8 617 975			98 362 472	150 188	98 512 660
4.2.1. Shares		78 244 497			8 167 975			86 412 472	150 188	86 562 660
4.2.2. Bonds, loans		11 500 000			450 000			11 950 000		11 950 000
4.3. Investments in associated companies										
4.3.1. Shares										
4.3.2. Bonds, loans										
4.4. Other financial investments	317 814 973	480 372 474	69 428 893	55 000 000	29 603 804	119 200 680	39 689 690	1 111 110 514	112 769 676	1 223 880 190
4.4.1. Shares and other securities	121 255	153 871 458	8 470 157		22 970 204	24 804 600	20 133 001	230 370 675	30 948 400	261 319 075
4.4.2. Bonds, fixed interest securities	276 514 307	247 092 517				76 396 080	8 942 113	608 945 017	31 861 971	640 806 988
4.4.3. Participation in joint investments		2 800						2 800		2 800
4.4.4. Mortgage loans	487 726				590 000		42 000	1 119 726		1 119 726
4.4.5. Other loans	75 370	38 699			1 727 018			1 841 087		1 841 087
4.4.6. Deposits with credit institutions	40 616 315	79 367 000	60 958 736	55 000 000	4 316 582	18 000 000	10 572 576	268 831 209	49 959 305	318 790 514
4.4.7. Other										
4.5. Deposits with cedants										
5. Unit-linked life ins. investments										
6. Intangible assets	**4 998 763**	**7 527 144**						**12 525 907**	**1 939 930**	**14 465 837**
7. Fixed assets	**7 679 496**	**5 939 949**	**474 281**	**526 789**	**411 644**	**11 094 662**	**1 885 699**	**28 012 520**	**1 314 517**	**29 327 037**
T O T A L A S S E T S	**422 197 146**	**643 410 046**	**93 519 481**	**69 619 591**	**76 827 799**	**162 053 451**	**62 385 974**	**1 530 013 488**	**178 795 967**	**1 708 809 455**

Balance sheet of non-life insurers, 31 December 2002 (2)
(kroons)

LIABILITIES	ERGO Kindlustus	IF Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance Foundation	Total of non-life insurance
8. Payables	**27 468 273**	**49 187 007**	**5 320 750**	**6 989 661**	**14 550 325**	**21 553 207**	**19 334 331**	**144 403 554**	**3 660 415**	**148 063 969**
8.1. Direct insurance	11 156 690	13 752 234	2 631 323	4 595 474	4 999 675	1 725 211	578 387	39 438 994	33 522	39 472 516
8.1.1. Policyholders	7 929 086	12 374 340	2 050 438	3 808 009	3 332 598	1 601 797	209 929	31 306 197	14 150	31 320 347
8.1.2. Intermediaries	2 449 046	128 463	118 301	98 194	1 249 323	37 974	368 458	4 449 759	19 372	4 469 131
8.1.3. Other	778 558	1 249 431	462 584	689 271	417 754	85 440		3 683 038		3 683 038
8.2. Reinsurance	15 718 213	30 495 748	1 859 285	899 096	4 455 567	18 439 118	18 727 944	90 594 971	3 586 767	94 181 738
8.3. Issued bonds										
8.4. Debts owed to credit institutions										
8.5. Other payables	593 370	4 939 025	830 142	1 495 091	5 095 083	1 388 878	28 000	14 369 589	40 126	14 409 715
9. Deposits from reinsurers										
10. Provisions										
11. Accrued expenses, prepayments	**26 531 943**	**16 337 229**	**2 208 511**	**2 665 751**	**11 669 215**	**12 733 372**	**3 572 996**	**75 719 017**	**1 821 328**	**77 540 345**
11.1. Accrued expenses	17 550 188	15 297 106	645 081	2 544 861	3 856 001	3 353 510	1 080 294	44 327 041	1 821 328	46 148 369
11.2. Deferred acq. costs, reinsurers' share	8 981 755	1 040 123	1 563 430	120 890	7 813 214	9 379 862	2 492 702	31 391 976		31 391 976
11.3. Other prepaid income										
12. Technical provisions	**225 708 339**	**347 518 705**	**14 891 308**	**41 240 200**	**27 333 857**	**41 576 300**	**1 130 817**	**699 399 526**	**123 409 806**	**822 809 332**
12.1. Unearned premiums provisions (net)	92 892 600	167 311 122	3 822 452	13 228 636	13 907 908	22 179 593	61 090	313 403 401	886 079	314 289 480
12.1.1. Gross	124 580 815	175 541 090	10 364 999	14 244 398	47 311 855	62 020 011	14 699 405	448 762 573	886 079	449 648 652
12.1.2. Reinsurers' share	31 688 215	8 229 968	6 542 547	1 015 762	33 403 947	39 840 418	14 638 315	135 359 172		135 359 172
12.2. Life provisions (net)										
12.2.1. Gross										
12.2.2. Reinsurers' share										
12.3. Outstanding claims provisions (net)	127 882 668	171 111 732	10 790 267	26 375 433	12 954 424	19 396 707	1 069 727	369 580 958	64 962 697	434 543 655
12.3.1. Gross	225 894 609	215 835 582	53 332 547	41 277 390	60 520 548	63 822 762	23 484 684	684 168 122	113 878 470	798 046 592
12.3.2. Reinsurers' share	98 011 941	44 723 850	42 542 280	14 901 957	47 566 124	44 426 055	22 414 957	314 587 164	48 915 773	363 502 937
12.4. Provision for bonuses (net)										
12.4.1. Gross										
12.4.2. Reinsurers' share										
12.5. Equalization provision										
12.6. Other technical provisions (net)	4 933 071	9 095 851	278 589	1 636 131	471 525			16 415 167	57 561 030	73 976 197
12.6.1. Gross	17 071 398	15 414 270	1 580 263	14 664 049	5 144 568			53 874 548	63 114 758	116 989 306
12.6.2. Reinsurers' share	12 138 327	6 318 419	1 301 674	13 027 918	4 673 043			37 459 381	5 553 728	43 013 109
13. Unit-linked life ins. provisions (net)										
13.1. Gross										
13.2. Reinsurers' share										
14. Subordinated loans										
15. Owners' equity	**142 488 591**	**230 367 105**	**71 098 912**	**18 723 979**	**23 274 402**	**86 190 572**	**38 347 830**	**610 491 391**	**49 904 418**	**660 395 809**
15.1. Share capital	100 000 160	100 000 000	38 000 000	60 000 000	10 000 000	10 000 000	20 000 000	338 000 160	15 000 000	353 000 160
15.2. Share premium	13 721 195	57 559 617	25 333	20 000 000		20 324 472	58 015	111 688 632		111 688 632
15.3. General reserve	3 114 785	7 301 872	7 174 672		1 910 578	4 275 225	1 234 500	25 011 632		25 011 632
15.4. Other reserves					1 008 085			1 008 085		1 008 085
15.5. Profit/loss carried forward	11 782 112	30 110 085	10 390 458		3 123 610	26 670 779	10 736 590	92 813 634	-839 635	91 973 999
15.6. Profit/loss of the year	13 874 239	35 395 531	15 508 449	-61 276 021	7 232 129	24 920 096	6 318 725	41 973 148	35 744 053	77 717 201
15.7. Treasury shares	-3 900							-3 900		-3 900
T O T A L L I A B I L I T I E S	**422 197 146**	**643 410 046**	**93 519 481**	**69 619 591**	**76 827 799**	**162 053 451**	**62 385 974**	**1 530 013 488**	**178 795 967**	**1 708 809 455**

Profit/loss account of non-life insurers, January—December 2002
(kroons)

	ERGO Kindlustus	IF Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance Foundation	Total of non-life insurance
1. Earned premiums (net)	**280 065 147**	**535 347 072**	**29 147 560**	**78 459 224**	**50 806 148**	**81 388 874**	**3 678 047**	**1 058 892 072**	**32 283 924**	**1 091 175 996**
1.1. Gross premiums	433 883 868	610 819 567	74 282 815	87 191 984	161 175 079	280 932 318	48 738 130	1 697 023 761	45 723 824	1 742 747 585
1.2. Ceded premiums	133 140 201	51 684 352	45 569 346	7 788 654	110 288 445	198 967 262	47 631 084	595 069 344	16 108 977	611 178 321
1.3. Change in unearned premiums provision	-27 215 917	-28 820 561	458 572	-1 067 450	-13 847 249	-5 463 207	-1 001 150	-76 956 962	2 669 077	-74 287 885
1.4. Change in reinsurers' unearned premiums provision	6 537 397	5 032 417	-24 481	123 344	13 766 763	4 887 025	3 572 151	33 894 616		33 894 616
2. Other technical income (net)	**450**			**12 107**	**2 356**		**69 947**	**84 860**	**39 640 573**	**39 725 433**
3. Claims incurred (net)	**182 484 693**	**325 235 645**	**8 394 821**	**69 140 401**	**28 654 849**	**41 850 770**	**-1 607 170**	**654 154 009**	**4 992 021**	**659 146 030**
3.1. Claims paid	225 405 529	304 366 944	38 015 737	72 985 101	91 746 775	156 724 767	15 016 867	904 261 720	28 618 067	932 879 787
3.1.1. Total claims paid	222 330 017	302 403 381	37 305 251	67 684 327	79 598 014	159 335 521	15 313 906	883 970 417	30 769 212	914 739 629
3.1.2. Claim handling expenses	19 274 701	21 244 883	1 584 740	8 776 432	15 267 630	5 248 479	452 657	71 849 522	2 888 326	74 737 848
3.1.3. Subrogations	-16 199 189	-19 281 320	-874 254	-3 475 658	-3 118 869	-7 859 233	-749 696	-51 558 219	-5 039 471	-56 597 690
3.2. Reinsurers' share in claims paid	56 041 653	11 166 996	29 925 169	5 610 899	62 304 364	109 820 183	13 723 216	288 592 480	1 531 906	290 124 386
3.3. Change in outstanding claims provision	-13 553 362	-30 500 399	-3 689 783	-6 259 169	-16 379 812	12 416 438	2 946 326	-55 019 761	-350 857	-55 370 618
3.4. Change in reinsurer's outstanding claims provision	432 545	-1 535 298	3 385 530	4 492 970	17 167 374	-7 362 624	-45 505	16 534 992	22 444 997	38 979 989
4. Change in other technical provisions (net)	**-1 477 395**	**726 866**	**-107 428**	**377 583**	**-172 463**			**-652 837**	**-16 810 457**	**-17 463 294**
4.1. Gross	-4 620 470	-892 331	-724 460	-3 794 928	-3 754 821			-13 787 010	-17 931 026	-31 718 036
4.2. Reinsurers' share	3 143 075	1 619 197	617 032	4 172 511	3 582 358			13 134 173	1 120 569	14 254 742
5. Bonuses (net)										
6. Operating expenses (net)	**87 711 653**	**180 125 544**	**42 248**	**28 371 376**	**16 057 476**	**15 570 472**	**-1 134 808**	**326 743 961**	**9 004 493**	**335 748 454**
6.1. Aquisition costs	80 290 799	122 512 957	7 511 006	16 922 863	29 415 980	48 740 480	7 218 158	312 612 243	2 299 194	314 911 437
6.2. Change in deferred acquisition costs	2 514 012	3 847 134	-147 372	1 494 655	1 642 660	2 063 516	153 149	11 567 754		11 567 754
6.3. Administrative expenses	39 397 407	68 532 407	3 366 490	13 749 230	10 858 344	18 906 364	4 243 697	159 053 939	6 708 536	165 762 475
6.4. Reinsurance commissions and profit participation	30 258 263	7 778 796	10 889 413	926 952	25 334 555	50 166 573	12 459 717	137 814 269	3 237	137 817 506
6.5. Reinsurers' share in deferred acquisition costs	-795 722	-706 110	93 207	-120 890	-2 760 367	-153 717	-16 203	-4 459 802		-4 459 802
7. Other technical charges (net)	**9 777 092**	**12 950 730**	**3 969 204**	**6 596 947**	**5 791 886**	**974 670**	**24 199**	**40 084 728**	**8 425 212**	**48 509 940**
8. Change in equilisation provisions										
Profit/loss from portfolios accepted				**-35 427 002**				**-35 427 002**		**-35 427 002**
9. TECHNICAL RESULT	**-1 385 236**	**17 762 019**	**16 633 859**	**-60 686 812**	**131 830**	**22 992 962**	**6 465 773**	**1 914 395**	**32 692 314**	**34 606 709**
10. Investment income	**17 761 577**	**24 369 210**	**1 715 737**	**1 741 631**	**6 841 943**	**4 524 769**	**1 077 558**	**58 032 425**	**4 446 013**	**62 478 438**
10.1. Income from affiliated and associated companies		3 130 833			5 264 322			8 395 155	528 688	8 923 843
10.2. Income from land and buildings	312 578	23 856			12 689	112 800	54 960	516 883	198 926	715 809
10.3. Income from other investments	13 392 589	13 302 097	1 509 431	1 741 631	774 853	3 460 356	1 022 598	35 203 555	2 484 139	37 687 694
10.4. Change in investments' value	1 676 619	2 815 261	206 306		176 105	273 679		5 147 970		5 147 970
10.5. Profit from investment disposal	2 379 791	5 097 163			613 974	677 934		8 768 862	1 234 260	10 003 122
11. Investment expenses	**1 713 217**	**6 563 340**	**823 863**		**1 178 072**	**1 118 835**	**320 726**	**11 718 053**	**-134 721**	**11 583 332**
11.1. Managing expenses	498 856	534 705	134 880		625 357	961 928	33 134	2 788 860	1 616 984	4 405 844
11.2. Expenses from affiliated and associated companies	11 183				12 937			24 120	374 962	399 082
11.2. Change in investments' value	752 682	5 403 014	688 983		539 749	147 291	287 592	7 819 311	-2 126 667	5 692 644
11.4. Loss from investment disposal	450 496	625 621			29	9 616		1 085 762		1 085 762
12. Other income	**1 058 083**	**2 670 810**	**2 222 872**	**522 810**	**3 340 905**	**314 457**	**187 292**	**10 317 229**	**1 558 528**	**11 875 757**
13. Other expenses	**1 846 968**	**2 843 168**	**4 240 156**	**2 853 650**	**1 904 477**	**1 793 257**	**1 091 172**	**16 572 848**	**3 087 523**	**19 660 371**
14. Extraordinary income										
15. Extraordinary expenses										
16. Income tax										
17. NET PROFIT/LOSS	**13 874 239**	**35 395 531**	**15 508 449**	**-61 276 021**	**7 232 129**	**24 920 096**	**6 318 725**	**41 973 148**	**35 744 053**	**77 717 201**

Balance sheet of life insurers, 31 December 2002 (1)*

(kroons)

ASSETS	Ergo Elukindlustus	Hansapanga Kindlustus	Sampo Elukindlustus	Seesam Elukindlustus	Ühispanga Elukindlustus	Total of life insurance
1. Cash and bank account	**1 071 023**	**805 930**	**261 484**	**4 127 539**	**2 625 386**	**8 891 362**
2. Receivables	**1 143 915**	**1 717 409**	**211 654**	**1 284 245**	**2 349 568**	**6 706 791**
2.1. Direct insurance	952 246		211 654	42 899	846 319	2 053 118
2.1.1. Policyholders	952 246		211 654	42 899	846 319	2 053 118
2.1.2. Intermediaries						
2.1.3. Other						
2.2. Reinsurance		1 713 685		317 685	1 492 470	3 523 840
2.3. Other receivables	191 669	3 724		923 661	10 779	1 129 833
2.4. Unpaid share capital						
3. Accrued income, prepayments	**6 822 507**	**15 931 096**	**1 038 935**	**3 448 271**	**7 814 333**	**35 055 142**
3.1. Accrued income	1 601 171	11 123 466	829 204	3 068 025	2 770 324	19 392 190
3.2. Deferred acquisition costs	5 100 066	4 215 702			4 651 692	13 967 460
3.3. Other prepaid expenses	121 270	591 928	209 731	380 246	392 317	1 695 492
4. Investments	**103 227 527**	**495 639 602**	**50 701 495**	**240 962 090**	**124 074 316**	**1 014 605 030**
4.1. Land and buildings (less depreciation)	4 663 914			2 144 604		6 808 518
4.2. Investments in affiliated companies	383 463			40 322 609		40 706 072
4.2.1. Shares	168 163			40 322 609		40 490 772
4.2.2. Bonds, loans	215 300					215 300
4.3. Investments in associated companies						
4.3.1. Shares						
4.3.2. Bonds, loans						
4.4. Other financial investments	98 180 150	495 639 602	50 701 495	198 494 877	124 074 316	967 090 440
4.4.1. Shares and other securities	507 462	60 639 779	10 203 945	25 872 101	15 993 881	113 217 168
4.4.2. Bonds, fixed interest securities	77 715 778	216 394 171	34 497 550	170 622 776	103 574 203	602 804 478
4.4.3. Participation in joint investments						
4.4.4. Mortgage loans						
4.4.5. Other loans	278 392					278 392
4.4.6. Deposits with credit institutions	19 678 518	218 605 652	6 000 000	2 000 000	4 506 232	250 790 402
4.4.7. Other						
4.5. Deposits with cedants						
5. Unit-linked life ins. investments		**68 750 267**	**503 722**	**646 699**	**43 269 941**	**113 170 629**
6. Intangible assets	**800 000**		**1 097 907**			**1 897 907**
7. Fixed assets	**853 175**	**2 046 918**	**292 339**	**4 862 015**	**1 876 180**	**9 930 627**
T O T A L A S S E T S	**113 918 147**	**584 891 222**	**54 107 536**	**255 330 859**	**182 009 724**	**1 190 257 488**

**** Data of life insurance companies operating at the end of 2002***

Balance sheet of life insurers, 31 December 2002 (2)*

(kroons)

LIABILITIES	Ergo Elukindlustus	Hansapanga Kindlustus	Sampo Elukindlustus	Seesam Elukindlustus	Ühispanga Elukindlustus	Total of life insurance
8. Payables	**3 136 506**	**5 127 681**	**1 024 336**	**3 105 854**	**3 138 785**	**15 533 162**
8.1. Direct insurance	2 609 039	2 211 560	762 322	811 877	2 224 278	8 619 076
8.1.1. Policyholders	2 140 678	30 744	334 800	61 761	795 070	3 363 053
8.1.2. Intermediaries	468 361	2 180 816	427 522	750 116	1 429 208	5 256 023
8.1.3. Other						
8.2. Reinsurance	527 467	897 901	262 014			1 687 382
8.3. Issued bonds						
8.4. Debts owed to credit institutions						
8.5. Other payables		2 018 220		2 293 977	914 507	5 226 704
9. Deposits from reinsurers						
10. Provisions						
11. Accrued expenses, prepayments	**4 266 276**	**2 317 801**	**1 952 459**	**1 240 897**	**4 440 488**	**14 217 921**
11.1. Accrued expenses	4 266 276	2 293 121	1 952 459	1 240 897	4 440 488	14 193 241
11.2. Deferred acq. costs, reinsurers' share						
11.3. Other prepaid income		24 680				24 680
12. Technical provisions	**79 592 593**	**425 969 030**	**23 951 849**	**194 679 846**	**95 545 287**	**819 738 605**
12.1. Unearned premiums provisions (net)						
12.1.1. Gross						
12.1.2. Reinsurers' share						
12.2. Life provisions (net)	77 385 427	414 616 287	23 810 576	194 182 633	92 559 866	802 554 789
12.2.1. Gross	77 534 368	414 616 287	23 810 576	194 588 493	92 559 866	803 109 590
12.2.2. Reinsurers' share	148 941			405 860		554 801
12.3. Outstanding claims provisions (net)	1 006 526	2 062 613	50 460	497 213	1 555 979	5 172 791
12.3.1. Gross	1 095 442	2 408 111	73 383	504 493	2 048 991	6 130 420
12.3.2. Reinsurers' share	88 916	345 498	22 923	7 280	493 012	957 629
12.4. Provision for bonuses (net)	1 200 640	9 290 130	90 813		1 429 442	12 011 025
12.4.1. Gross	1 200 640	9 290 130	90 813		1 429 442	12 011 025
12.4.2. Reinsurers' share						
12.5. Equalization provision						
12.6. Other technical provisions (net)						
12.6.1. Gross						
12.6.2. Reinsurers' share						
13. Unit-linked life ins. provisions (net)		**68 750 267**	**503 722**	**650 403**	**43 269 941**	**113 174 333**
13.1. Gross		68 750 267	503 722	650 403	43 269 941	113 174 333
13.2. Reinsurers' share						
14. Subordinated loans						
15. Owners' equity	**26 922 772**	**82 726 443**	**26 675 170**	**55 653 859**	**35 615 223**	**227 593 467**
15.1. Share capital	25 460 000	36 000 000	20 000 000	31 000 000	30 000 000	142 460 000
15.2. Share premium	2 003 370	18 000 000	10 000 000	45 730 504		75 733 874
15.3. General reserve	5 309	4 600 000			856 947	5 462 256
15.4. Other reserves						
15.5. Profit/loss carried forward	-996 310	197 192	-2 589 905	-10 140 138		-13 529 161
15.6. Profit/loss of the year	450 403	23 929 251	-734 925	-10 936 507	4 758 276	17 466 498
15.7. Treasury shares						
TOTAL LIABILITIES	**113 918 147**	**584 891 222**	**54 107 536**	**255 330 859**	**182 009 724**	**1 190 257 488**

**** Data of life insurance companies operating at the end of 2002***

Profit/loss account of life insurers, January—December 2002*
(kroons)

	Ergo Elukindlustus	Hansapanga Kindlustus	Sampo Elukindlustus	Seesam Elukindlustus	Ühispanga Elukindlustus	Total of life insurance
1. Premiums (net)	**42 453 412**	**193 201 462**	**29 516 544**	**70 993 974**	**96 376 718**	**432 542 110**
1.1. Gross premiums	43 430 897	196 475 603	30 561 546	72 428 721	99 240 441	442 137 208
1.2. Ceded premiums	977 485	3 274 141	1 045 002	1 434 747	2 863 723	9 595 098
2. Investment income	**5 206 690**	**27 556 993**	**2 753 322**	**10 339 323**	**7 704 687**	**53 561 015**
2.1. Income from affiliated and associated companies	57 549					57 549
2.2. Income from land and buildings	242 063			90 000		332 063
2.3. Income from other investments	3 346 092	22 590 635	1 468 222	6 826 466	4 871 180	39 102 595
2.4. Change in investments' value	838 193	232 881	3 836	925 670	1 148 930	3 149 510
2.5. Profit from investment disposal	722 793	4 733 477	1 281 264	2 497 187	1 684 577	10 919 298
3. Unrealized gain from investment disposal			**4 962**	**4 987**	**7 759 461**	**7 769 410**
4. Other technical income (net)						
5. Claims incurred (net)	**4 053 720**	**42 778 104**	**593 338**	**5 758 934**	**7 743 359**	**60 927 455**
5.1. Claims paid	3 975 994	42 240 156	586 678	5 633 023	8 324 650	60 760 501
5.1.1. Sums insured	1 452 989	24 053 231	221 405	3 157 539	4 186 948	33 072 112
5.1.2. Surrenders	2 447 829	17 572 312	285 988	2 194 623	3 995 879	26 496 631
5.1.3. Claim handling expenses	75 176	614 613	79 285	280 861	141 823	1 191 758
5.2. Reinsurers' share in claims paid		319 932		150 000	579 201	1 049 133
5.3. Change in outstanding claims provision	-166 642	-770 468	-29 583	-283 191	237 267	-1 012 617
5.4. Change in reinsurer's outstanding claims provision	88 916	-87 412	22 923	7 280	-235 177	-203 470
6. Change in life insurance provisions	**-25 065 904**	**-90 355 867**	**-16 993 478**	**-56 304 332**	**-43 217 135**	**-231 936 716**
6.1. Gross	-25 071 261	-90 355 867	-16 993 478	-56 366 168	-43 217 135	-232 003 909
6.2. Reinsurers' share	5 357			61 836		67 193
7. Change in other technical provisions		**-5 335 753**	**-440 197**	**-635 976**	**-14 103 785**	**-20 515 711**
7.1. Gross		-5 335 753	-440 197	-635 976	-14 103 785	-20 515 711
7.2. Reinsurers' share						
5. Bonuses (net)	**1 135 025**	**9 290 130**	**86 928**		**1 429 442**	**11 941 525**
9. Operating expenses (net)	**13 716 831**	**27 397 605**	**13 035 907**	**19 438 371**	**23 719 800**	**97 308 514**
9.1. Aquisition costs	9 597 668	15 553 946	8 040 904	12 780 199	20 029 282	66 001 999
9.2. Change in deferred acquisition costs	1 488 024	-2 248 316			2 053 906	1 293 614
9.3. Administrative expenses	6 202 550	11 778 692	5 074 058	6 965 743	7 339 211	37 360 254
9.4. Reinsurance commissions and profit participation	595 363	2 183 349	79 055	307 571	1 594 787	4 760 125
9.5. Reinsurers' share in deferred acquisition costs						
10. Investment expenses	**166 162**	**6 528 582**	**1 478 173**	**12 144 753**	**6 088 317**	**26 405 987**
10.1. Managing expenses	69 578	1 809 731	170 348	1 297 723	794 822	4 142 202
10.2. Expenses from affiliated and associated companies				4 677 391		4 677 391
10.3. Change in investments' value	71 870	4 718 851	1 307 043	6 111 509	5 290 485	17 499 758
10.4. Loss from investment disposal	24 714		782	58 130	3 010	86 636
11. Unrealized losses from investment disposal	**2 408 264**	**13 976 523**	**13 275**	**20 490**	**10 516 530**	**26 935 082**
Profit/loss from portfolios accepted				**2 634 960**		**2 634 960**
12. Other technical charges (net)				**56 766**		**56 766**
13. TECHNICAL RESULT	**1 114 196**	**25 095 891**	**-366 468**	**-10 386 377**	**5 022 498**	**20 479 740**
14. Other income	**640 917**	**6 651**	**53 274**	**1 910 682**	**560 986**	**3 172 510**
15. Other expenses	**1 304 710**	**1 173 291**	**421 731**	**2 460 812**	**825 208**	**6 185 752**
16. Extraordinary income						
17. Extraordinary expenses						
18. Income tax						
19. NET PROFIT/LOSS	**450 403**	**23 929 251**	**-734 925**	**-10 936 507**	**4 758 276**	**17 466 498**

**** Data of life insurance companies operating at the end of 2002***