

Premiums of life insurers, January—March 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		Nordika Elukindlustus		Sampo Elukindlustus		Seesam Elukindlustus		Ühispanga Elukindlustus		TOTAL	
	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums
General life assurance	2 402 124	2 261 192	30 348 329	29 844 688	1 814 163	1 782 747	5 187 346	4 978 149	5 210 047	4 825 875	14 656 379	14 238 457	59 618 388	57 931 108
Term and whole life assurance	414 771	337 108	1 101 168	910 926	48 341	40 708	449 294	356 414	843 170	504 551	749 178	634 811	3 605 922	2 784 518
Endowment insurance	1 987 353	1 924 084	29 247 161	28 933 762	1 765 822	1 742 039	4 738 052	4 621 735	4 366 877	4 321 324	13 907 201	13 603 646	56 012 466	55 146 590
Birth and marriage assurance			1 330 659	1 330 659							42 974	42 826	1 373 633	1 373 485
Annuities	5 149 982	5 149 982	410 342	410 342					11 078 922	11 078 915	612 207	612 207	17 251 453	17 251 446
Unit linked life insurance			4 947 145	4 942 462			190 874	190 859	38 200	38 200	10 174 104	10 174 104	15 350 323	15 345 625
Supplementary insurances	424 659	356 724	2 933 190	2 730 340	168 435	157 648	251 872	222 643		-255	895 763	832 060	4 673 919	4 299 160
TOTAL	7 976 765	7 767 898	39 969 665	39 258 491	1 982 598	1 940 395	5 630 092	5 391 651	16 327 169	15 942 735	26 381 427	25 899 654	98 267 716	96 200 824
incl insurances with tax benefit	5 051 682	5 051 682	15 023 038	14 828 338			3 397 129	3 286 340	11 090 422	11 090 415	8 835 644	8 634 646	43 397 915	42 891 421

Claims paid by life insurers, January—March 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		Nordika Elukindlustus		Sampo Elukindlustus		Seesam Elukindlustus		Ühispanga Elukindlustus		TOTAL	
	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid
General life assurance	503 794	503 794	8 505 750	8 297 145	211 739	211 739	50 888	50 888	944 616	844 616	918 874	730 685	11 135 661	10 638 867
Term and whole life assurance			195 075	125 075							123 578	123 578	318 653	248 653
Endowment insurance	503 794	503 794	8 310 675	8 172 070	211 739	211 739	50 888	50 888	944 616	844 616	795 296	607 107	10 817 008	10 390 214
Birth and marriage assurance			691 956	691 956									691 956	691 956
Annuities	373 120	373 120	16 098	16 098					250 768	250 768	26 193	26 193	666 179	666 179
Unit linked life insurance			356 910	356 910							154 256	154 256	511 166	511 166
Supplementary insurances	31 953	31 953	452 363	452 363	47 252	47 252	45 927	45 927			145 161	145 161	722 656	722 656
TOTAL	908 867	908 867	10 023 077	9 814 472	258 991	258 991	96 815	96 815	1 195 384	1 095 384	1 244 484	1 056 295	13 727 618	13 230 824
incl insurances with tax benefit	372 105	372 105	700 227	700 227			19 674	19 674	250 768	250 768	209 945	209 945	1 552 719	1 552 719

Gross premiums and claims paid of life insurers, January—March 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		Nordika Elukindlustus		Sampo Elukindlustus		Seesam Elukindlustus		Ühispanga Elukindlustus		TOTAL	
	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)	Gross premiums (kroons)	Claims paid (kroons)
General life assurance	2 402 124	503 794	30 348 329	8 505 750	1 814 163	211 739	5 187 346	50 888	5 210 047	944 616	14 656 379	918 874	59 618 388	11 135 661
Term and whole life assurance	414 771		1 101 168	195 075	48 341		449 294		843 170		749 178	123 578	3 605 922	318 653
Term assurance	414 771		1 101 168	195 075	48 341		449 294		843 170		739 914	117 469	3 596 658	312 544
Whole life assurance											9 264	6 109	9 264	6 109
Endowment insurance	1 987 353	503 794	29 247 161	8 310 675	1 765 822	211 739	4 738 052	50 888	4 366 877	944 616	13 907 201	795 296	56 012 466	10 817 008
Pure endowment			9 697 837	3 612 075			1 269 608	12 445			1 962 519	100 140	12 929 964	3 724 660
incl endowment for children			9 697 837	3 612 075			1 269 608	12 445			1 962 519	100 140	12 929 964	3 724 660
Endowment insurance	1 987 353	503 794	19 549 324	4 698 600	1 765 822	211 739	3 468 444	38 443	4 366 877	944 616	11 944 682	695 156	43 082 502	7 092 348
incl endowment with tax benefit			12 623 393	632 045			3 237 255	19 674			7 994 143	145 113	23 854 791	796 832
Birth and marriage assurance			1 330 659	691 956							42 974		1 373 633	691 956
Birth assurance														
Marriage assurance			1 330 659	691 956							42 974		1 373 633	691 956
Annuities	5 149 982	373 120	410 342	16 098					11 078 922	250 768	612 207	26 193	17 251 453	666 179
incl annuities														
with tax benefit	5 051 682	372 105	400 730	1 016					11 078 922	250 768	384 685	25 374	16 916 019	649 263
Unit linked life insurance			4 947 145	356 910			190 874		38 200		10 174 104	154 256	15 350 323	511 166
incl unit linked life insurance														
with tax benefit			1 998 915	67 166			159 874		11 500		456 816	39 458	2 627 105	106 624
Supplementary insurances	424 659	31 953	2 933 190	452 363	168 435	47 252	251 872	45 927			895 763	145 161	4 673 919	722 656
Health rider as supplementary insurance	381 038	31 953	2 933 190	452 363	168 435	47 252	251 872	45 927			790 122	124 493	4 524 657	701 988
Accident rider as supplementary insurance	349 439	31 953	2 933 190	452 363	168 435	47 252	251 872	45 927			790 122	124 493	4 493 058	701 988
Sickness rider as supplementary insurance	31 599												31 599	
Other supplementary insurances	43 621										105 641	20 668	149 262	20 668
TOTAL	7 976 765	908 867	39 969 665	10 023 077	1 982 598	258 991	5 630 092	96 815	16 327 169	1 195 384	26 381 427	1 244 484	98 267 716	13 727 618
incl insurances with tax benefit	5 051 682	372 105	15 023 038	700 227			3 397 129	19 674	11 090 422	250 768	8 835 644	209 945	43 397 915	1 552 719

Premiums of non-life insurers, January—March 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	
	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums	Gross premiums	Net premiums
Motor TPL insurance	31 483 710	28 538 421	45 870 561	44 062 420	10 562 745	1 477 990	20 239 360	19 219 913	16 712 274	1 175 129	3 056 826	2 412 928			127 925 476	96 886 801	15 939 763	15 875 971	143 865 239	112 762 772
Short-term health insurance	4 987 392	4 647 736	6 991 519	6 604 391	1 274 403	1 188 576	343 845	321 240	2 342 865	1 772 637	4 769 012	4 634 102	526 838	21 739	21 235 874	19 190 421			21 235 874	19 190 421
Land vehicles insurance	33 992 127	20 022 147	42 618 108	42 417 206	355 205	284 811	441 315	226 018	11 070 698	3 644 843	43 217 234	8 597 303	2 266 407	223 665	133 961 094	75 415 993			133 961 094	75 415 993
Other vehicles insurance	757 319	290 937	172 705	172 151					296 980	35 935	58 558	-1 056	5 420		1 290 982	497 967			1 290 982	497 967
Goods in transit insurance	1 751 095	798 973	1 804 712	1 745 474	193 211	111 266	3 900	3 900	414 976	13 268	743 735	698 441	611 530	98 843	5 523 159	3 470 165			5 523 159	3 470 165
Property insurance	19 301 284	12 331 138	47 129 649	41 320 005	21 325	9 695	376 607	327 772	4 165 375	1 396 057	11 984 886	3 338 258	5 604 877	103 194	88 584 003	58 826 119			88 584 003	58 826 119
Vehicle liability insurance	2 574 195	1 171 495	49 017	49 017	4 132 425	3 184 397			139 626	44 624	3 082	-55	49 902	18	6 948 247	4 449 496			6 948 247	4 449 496
General liability insurance	2 122 076	849 711	3 143 325	2 544 851					377 306	68 628	1 863 246	550 746	3 138 439	123 590	10 644 392	4 137 526			10 644 392	4 137 526
Insurance for pecuniary loss	1 389 389	550 929	2 418 136	789 171	27 000	27 000	506 950	229 835	296 730	153 279	1 042 893	25 037	701 064	3 839	6 382 162	1 779 090			6 382 162	1 779 090
DIRECT INSURANCE	98 358 587	69 201 487	#####	#####	16 566 314	6 283 735	21 911 977	20 328 678	35 816 830	8 304 400	66 739 472	20 255 704	12 904 477	574 888	402 495 389	264 653 578	15 939 763	15 875 971	418 435 152	280 529 549
REINSURANCE																	5 943 093	2 876 911	5 943 093	2 876 911
TOTAL	98 358 587	69 201 487	#####	#####	16 566 314	6 283 735	21 911 977	20 328 678	35 816 830	8 304 400	66 739 472	20 255 704	12 904 477	574 888	402 495 389	264 653 578	21 882 856	18 752 882	424 378 245	283 406 460
incl obligatory insurance	31 757 736	28 620 628	46 059 844	44 251 703	10 562 745	1 477 990	20 239 360	19 219 913	16 746 078	1 182 577	3 060 552	2 414 029	49 902	18	128 476 217	97 166 858	15 939 763	15 875 971	144 415 980	113 042 829

- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 8% of companies' motor TPL gross premiums, and the 8% is non-included in the data of companies (data of companies incl service charges)

Claims paid by non-life insurers, January—March 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	
	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid	Claims paid	Net claims paid
Motor TPL insurance	18 297 481	18 068 934	27 377 574	26 933 065	10 733 065	1 948 763	24 806 552	23 579 857	9 595 413	3 567 123	1 023 723	690 258			91 833 808	74 788 000	2 208 289	1 988 647	94 042 097	76 776 647
Short-term health insurance	1 633 662	1 608 156	2 991 677	2 747 576	55 471	55 471	75 806	67 481	931 264	547 161	2 034 335	2 008 175	57 386	12 506	7 779 601	7 046 526			7 779 601	7 046 526
Land vehicles insurance	20 716 919	13 642 607	28 861 025	28 302 437	591 029	209 300	429 049	198 777	9 027 118	2 656 054	34 478 093	8 678 629	1 416 549	367 102	95 519 782	54 054 906			95 519 782	54 054 906
Other vehicles insurance	43 089	15 185									91 798	91 798			134 887	106 983			134 887	106 983
Goods in transit insurance	476 012	284	272 552	272 552	43 050	17 224			8 251	8 251	140 791	100 587	29 673	12 621	970 329	411 519			970 329	411 519
Property insurance	6 510 214	3 981 929	13 282 268	13 311 715	23 003	6 903	239 987	198 264	858 667	426 112	5 758 614	2 255 052	1 036 274	191 217	27 709 027	20 371 192			27 709 027	20 371 192
Vehicle liability insurance	561 970	229 084	7 700	-61 117	612 660	306 378									1 182 330	474 345			1 182 330	474 345
General liability insurance	149 795	71 340	27 199	27 199					109 524	21 906	103 635	103 635			390 153	224 080			390 153	224 080
Insurance for pecuniary loss	6 671 212	6 671 212					106 510	48 414			224 331	224 331			7 002 053	6 943 957			7 002 053	6 943 957
DIRECT INSURANCE	55 060 354	44 288 731	72 819 995	71 533 427	12 058 278	2 544 039	25 657 904	24 092 793	20 530 237	7 226 607	43 855 320	14 152 465	2 539 882	583 446	232 521 970	164 421 508	2 208 289	1 988 647	234 730 259	166 410 155
REINSURANCE																	8 740 327	8 740 327	8 740 327	8 740 327
TOTAL	55 060 354	44 288 731	72 819 995	71 533 427	12 058 278	2 544 039	25 657 904	24 092 793	20 530 237	7 226 607	43 855 320	14 152 465	2 539 882	583 446	232 521 970	164 421 508	10 948 616	10 728 974	243 470 586	175 150 482
incl obligatory insurance	18 325 780	18 077 423	27 377 574	26 933 065	10 733 065	1 948 763	24 806 552	23 579 857	9 595 413	3 567 123	1 023 723	690 258	0	0	91 862 107	74 796 489	2 208 289	1 988 647	94 070 396	76 785 136

Gross premiums of non-life insurers, January—March 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	TOTAL
Motor TPL insurance	31 483 710	45 870 561	10 562 745	20 239 360	16 712 274	3 056 826	0	127 925 476	15 939 763	143 865 239
Short-term health insurance	4 987 392	6 991 519	1 274 403	343 845	2 342 865	4 769 012	526 838	21 235 874		21 235 874
Accident	1 935 718	4 897 100		107 772	502 298	2 663 652	382 963	10 489 503		10 489 503
Sickness								0		0
Travel	3 051 673	2 094 419	1 274 403	236 073	1 840 567	2 105 360	143 875	10 746 370		10 746 370
Land vehicles insurance	33 992 127	42 618 108	355 205	441 315	11 070 698	43 217 234	2 266 407	133 961 094		133 961 094
Railway rolling stock insurance					287 980			287 980		287 980
Aircraft insurance							5 420	5 420		5 420
Insurance for ships	757 319	172 705			9 000	58 558		997 582		997 582
Goods in transit insurance	1 751 095	1 804 712	193 211	3 900	414 976	743 735	611 530	5 523 159		5 523 159
Road transit	825 537	1 804 712	193 211	1 000	76 205	743 735	609 065	4 253 465		4 253 465
Railroad transit	175 110							175 110		175 110
Air cargo	225 121			400				225 521		225 521
Marine cargo	525 329			2 500	338 771		2 465	869 065		869 065
Property insurance (physical persons)	7 421 464	25 573 877	3 200	247 097	1 538 621	3 183 547	320 308	38 288 114		38 288 114
Fire and natural forces	4 972 381	17 465 651	3 200	182 647	99 241	955 064	304 293	23 982 477		23 982 477
Other property	2 449 083	8 108 226		64 450	1 439 380	2 228 483	16 015	14 305 637		14 305 637
incl animal insurance	185 687	470 216			1 900			657 803		657 803
Property insurance (legal persons)	11 879 820	21 555 772	18 125	129 510	2 626 754	8 801 339	5 284 569	50 295 889		50 295 889
Fire and natural forces	8 197 076	13 708 060	18 125	77 443	743 371	3 080 469	5 020 341	30 844 885		30 844 885
Other property	3 682 744	7 847 712		52 067	1 883 383	5 720 870	264 228	19 451 004		19 451 004
incl animal insurance		218 902						218 902		218 902
Motor vehicle liability insurance	2 550 335	49 017	4 132 425		139 626			6 871 403		6 871 403
Aircraft liability insurance							49 902	49 902		49 902
Liability insurance for ships	23 860					3 082		26 942		26 942
General liability insurance	2 122 076	3 143 325			377 306	1 863 246	3 138 439	10 644 392		10 644 392
Employers liability	197 620	2 857 471				18 632		3 073 723		3 073 723
Public liability	845 144				263 042	1 751 451	3 138 439	5 998 076		5 998 076
Professional liability	1 039 368	193 316			114 264	59 623		1 406 571		1 406 571
Notaries liability	90 605	108 772			16 653			216 030		216 030
Auditors liability	183 421	80 511			17 151	3 726		284 809		284 809
Other professional liability	765 342	4 033			80 460	55 897		905 732		905 732
Product liability	39 944	92 538				33 540		166 022		166 022
Insurance for pecuniary loss	1 389 389	2 418 136	27 000	506 950	296 730	1 042 893	701 064	6 382 162		6 382 162
Credit insurance								0		0
Suretyship insurance	1 364 433	1 255	27 000	506 950	296 730			2 196 368		2 196 368
Miscellaneous financial loss insurance	24 956	2 416 881				1 042 893	701 064	4 185 794		4 185 794
Legal expenses insurance								0		0
DIRECT INSURANCE	98 358 587	150 197 732	16 566 314	21 911 977	35 816 830	66 739 472	12 904 477	402 495 389	15 939 763	418 435 152
REINSURANCE								0	5 943 093	5 943 093
TOTAL	98 358 587	150 197 732	16 566 314	21 911 977	35 816 830	66 739 472	12 904 477	402 495 389	21 882 856	424 378 245
incl obligatory insurance	31 757 736	46 059 844	10 562 745	20 239 360	16 746 078	3 060 552	49 902	128 476 217	15 939 763	144 415 980

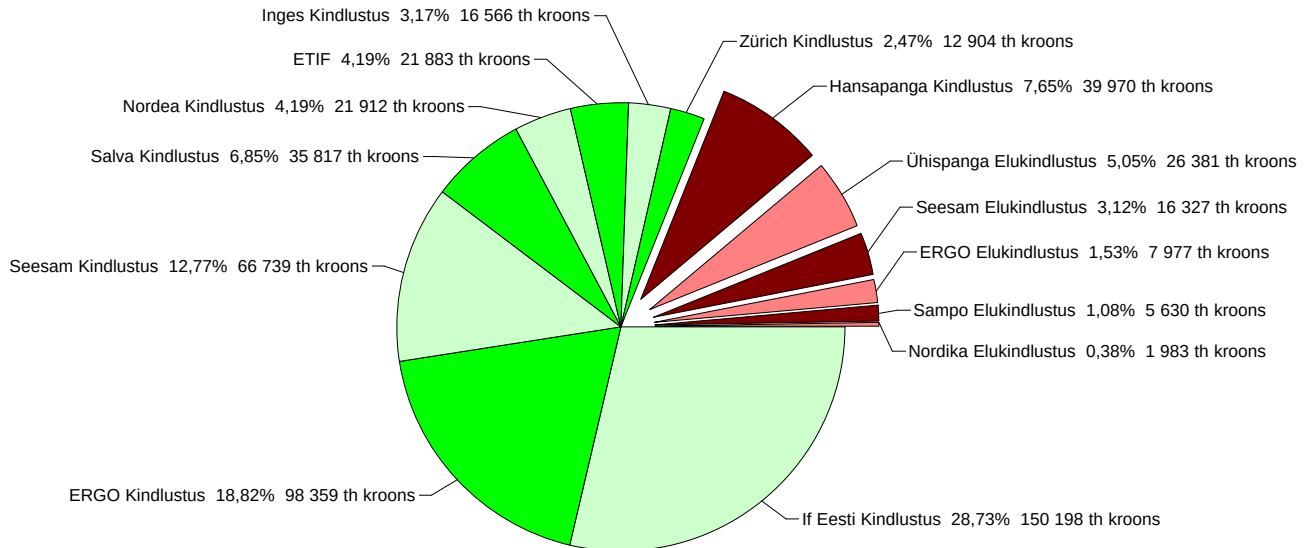
- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 8% of companies' motor TPL gross premiums, and the 8% is non-included in the data of companies (data of companies incl service

Gross claims paid by non-life insurers, January—March 2002 (kroons)

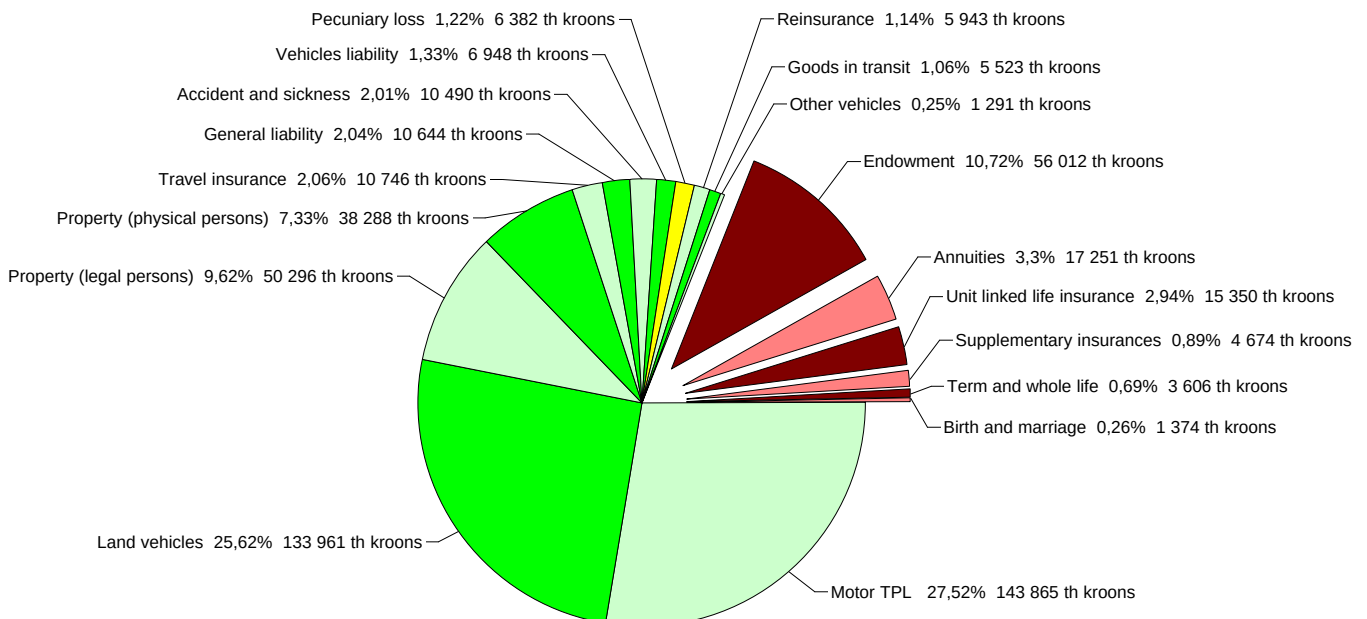
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	18 297 481	27 377 574	10 733 065	24 806 552	9 595 413	1 023 723	0	91 833 808	2 208 289	94 042 097
Short-term health insurance	1 633 662	2 991 677	55 471	75 806	931 264	2 034 335	57 386	7 779 601		7 779 601
Accident	716 718	2 168 407		39 919	292 805	1 275 383	57 386	4 550 618		4 550 618
Sickness								0		0
Travel	916 945	823 270	55 471	35 887	638 459	758 952		3 228 984		3 228 984
Land vehicles insurance	20 716 919	28 861 025	591 029	429 049	9 027 118	34 478 093	1 416 549	95 519 782	0	95 519 782
Railway rolling stock insurance								0		0
Aircraft insurance								0		0
Insurance for ships	43 089					91 798		134 887		134 887
Goods in transit insurance	476 012	272 552	43 050		8 251	140 791	29 673	970 329		970 329
Road transit	416 341	272 552	43 050			140 791	29 673	902 407		902 407
Railroad transit								0		0
Air cargo								0		0
Marine cargo	59 671				8 251			67 922		67 922
Property insurance (physical persons)	2 359 093	5 375 872		75 695	106 507	819 934	42 627	8 779 728		8 779 728
Fire and natural forces	866 529	3 671 446		35 200	1 871	245 980	11 000	4 832 026		4 832 026
Other property	1 492 564	1 704 426		40 495	104 636	573 954	31 627	3 947 702		3 947 702
incl animal insurance	36 289	68 652						104 941		104 941
Property insurance (legal persons)	4 151 121	7 906 396	23 003	164 292	752 160	4 938 680	993 647	18 929 299		18 929 299
Fire and natural forces	1 732 476	5 027 951	23 003	80 675	224 746	1 728 538	681 043	9 498 432		9 498 432
Other property	2 418 645	2 878 445		83 617	527 414	3 210 142	312 604	9 430 867		9 430 867
incl animal insurance		349 471						349 471		349 471
Motor vehicle liability insurance	561 970	7 700	612 660					1 182 330		1 182 330
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	149 795	27 199			109 524	103 635		390 153		390 153
Employers liability	2 733	27 199						29 932		29 932
Public liability	70 964				109 524	93 271		273 759		273 759
Professional liability	76 098					10 364		86 462		86 462
Notaries liability	28 299							28 299		28 299
Auditors liability								0		0
Other professional liability	47 799					10 364		58 163		58 163
Product liability								0		0
Insurance for pecuniary loss	6 671 212			106 510		224 331		7 002 053		7 002 053
Credit insurance								0		0
Suretyship insurance	6 671 212			106 510				6 777 722		6 777 722
Miscellaneous financial loss insurance						224 331		224 331		224 331
Legal expenses insurance								0		0
DIRECT INSURANCE	55 060 353	72 819 995	12 058 278	25 657 905	20 530 237	43 855 320	2 539 882	232 521 970	2 208 289	234 730 259
REINSURANCE								0	8 740 327	8 740 327
TOTAL	55 060 353	72 819 995	12 058 278	25 657 905	20 530 237	43 855 320	2 539 882	232 521 970	10 948 616	243 470 586
incl obligatory insurance	18 325 780	27 377 574	10 733 065	24 806 552	9 595 413	1 023 723	0	91 862 107	2 208 289	94 070 396

Gross premiums, January—March 2002 (Total — 522 646 thousand kroons)

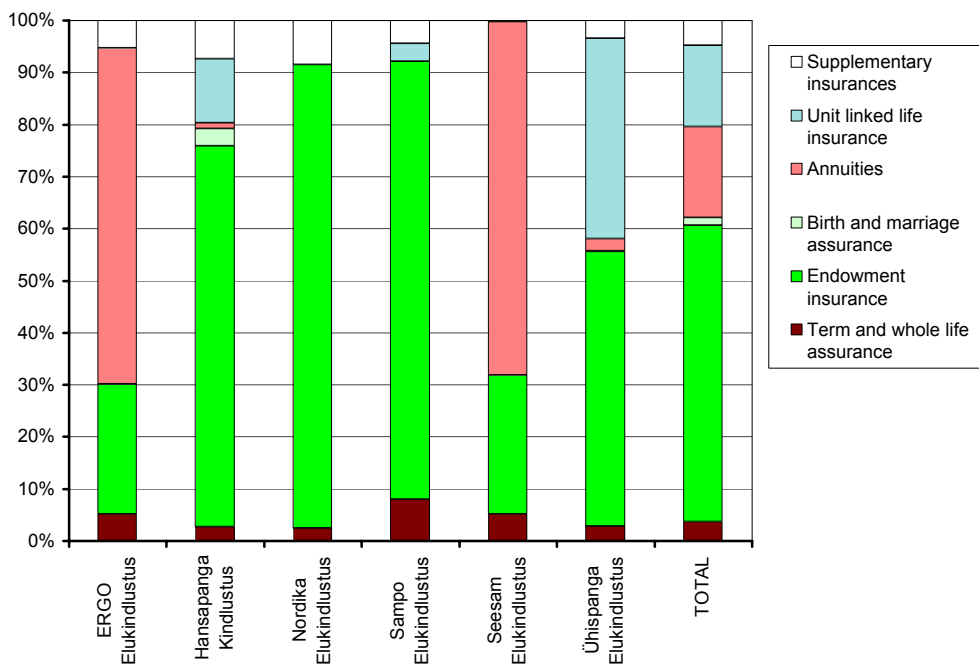
Per insurer



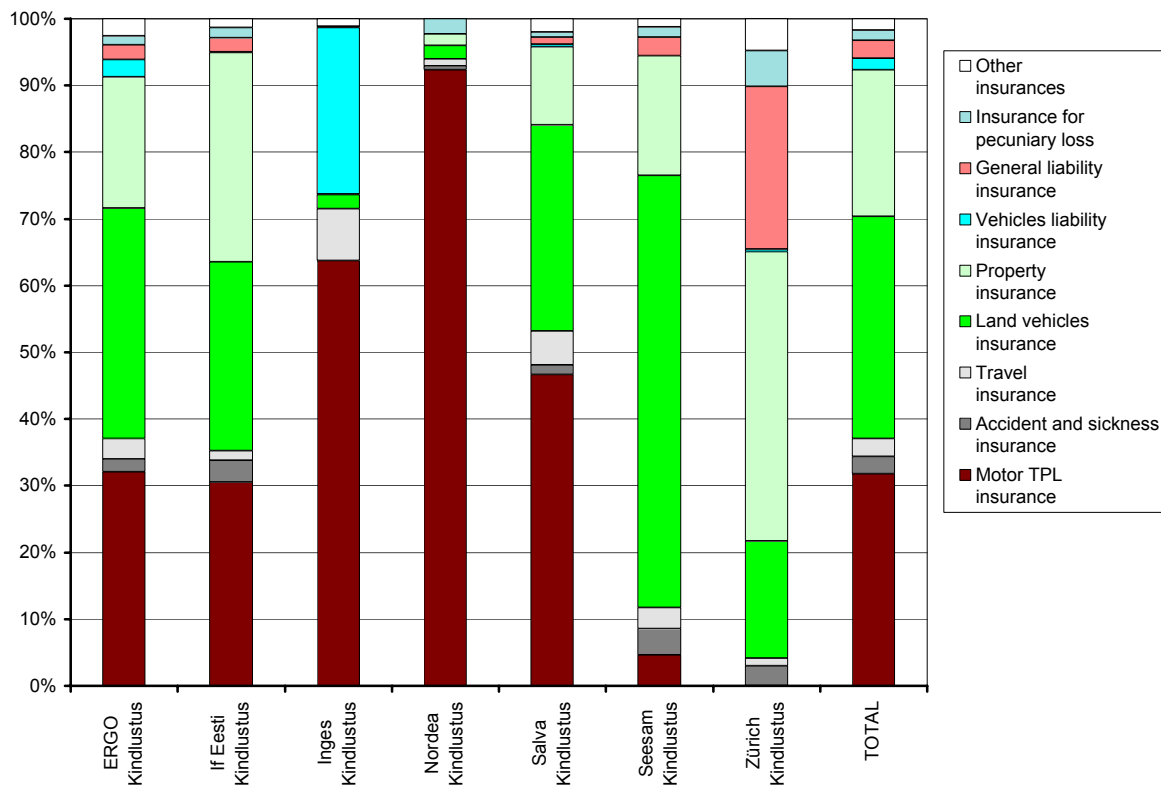
By lines of business



Structure of life insurance gross premiums by company, January—March 2002



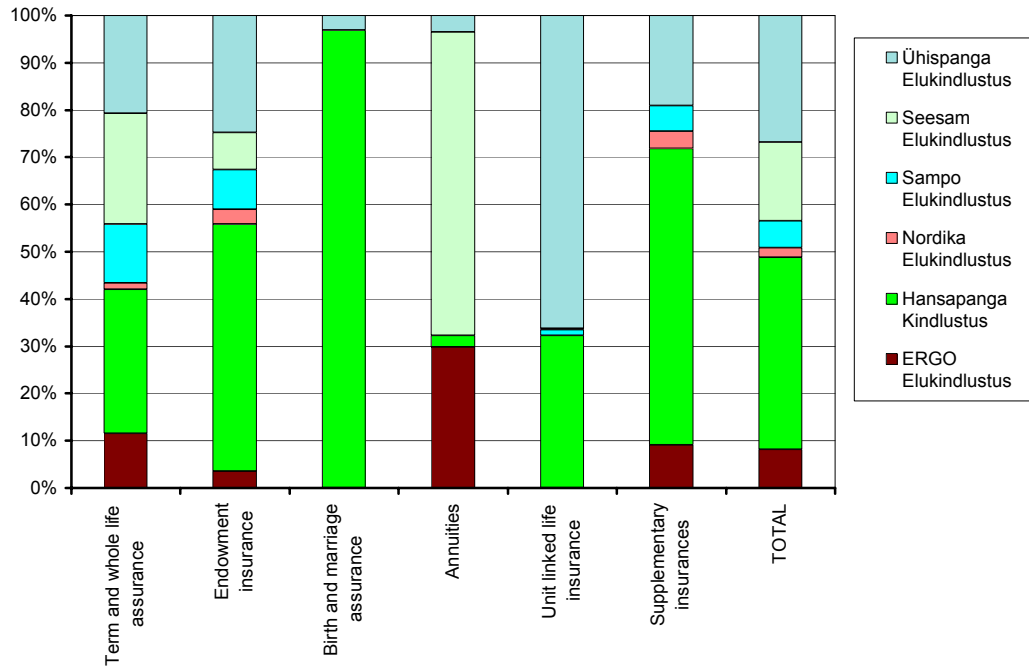
Structure of non-life insurance gross premiums by company, January—March 2002



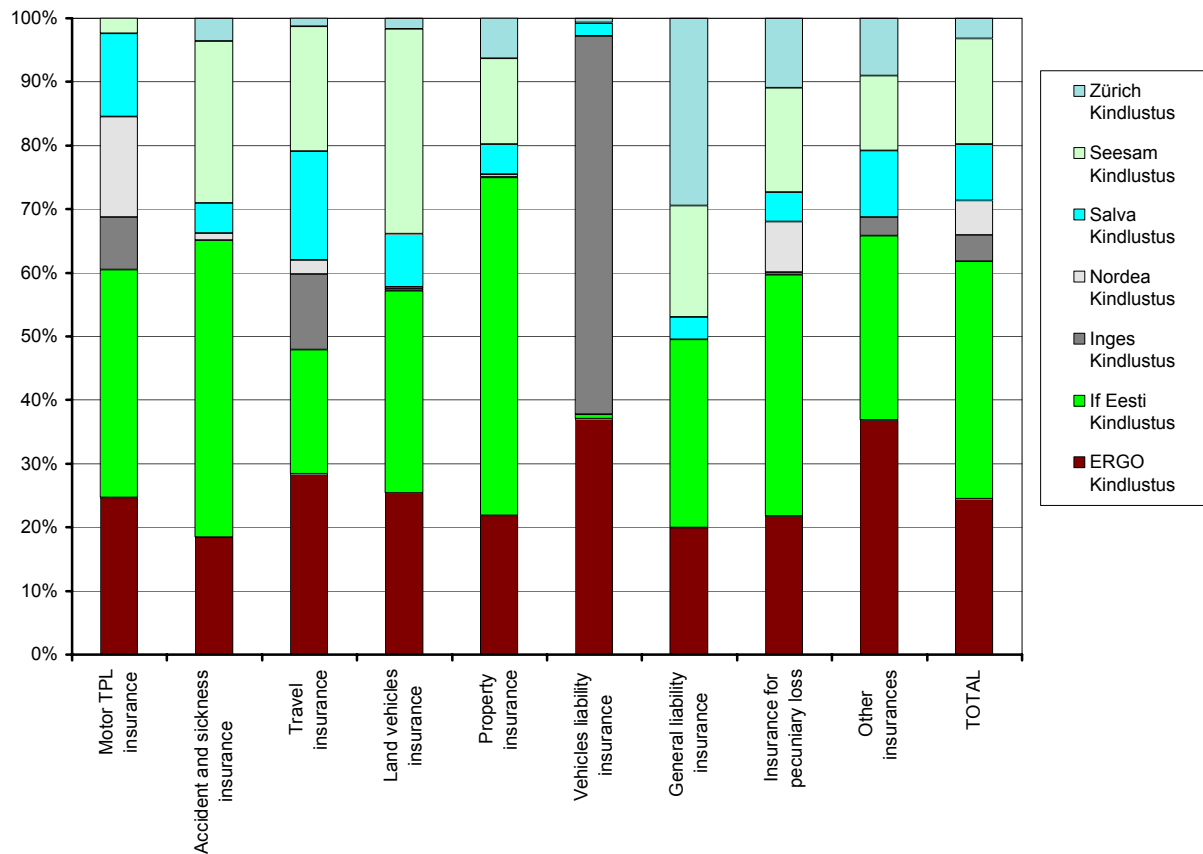
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

Structure of life insurance gross premiums by lines of business, January—March 2002



Structure of non-life insurance gross premiums by lines of business, January—March 2002



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation