

Premiums of life insurers, January—September 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	8 752 808	8 286 317	98 698 566	97 032 474	3 738 565	3 678 352	17 984 113	17 322 404	15 341 900	14 259 532	48 053 982	46 315 206	192 569 934	186 894 285
Term and whole life assurance	693 208	492 784	4 048 930	3 380 352	76 000	61 370	1 142 562	862 237	2 298 896	1 336 101	2 088 926	1 668 686	10 348 522	7 801 530
Endowment insurance	8 059 600	7 793 533	94 649 636	93 652 122	3 662 565	3 616 982	16 841 551	16 460 167	13 043 004	12 923 431	45 965 056	44 646 520	182 221 412	179 092 755
Birth and marriage assurance			3 899 246	3 899 246							122 912	122 313	4 022 158	4 021 559
Annuities	17 740 086	17 740 086	1 259 846	1 259 846					34 850 318	34 847 695	3 261 056	3 261 056	57 111 306	57 108 683
Unit linked life insurance			15 887 875	15 873 342			401 039	400 486	263 400	263 400	14 707 960	14 695 554	31 260 274	31 232 782
Supplementary insurances	1 437 259	1 257 047	8 796 283	8 099 652	168 435	157 648	725 976	625 465		-1 376	2 840 844	2 563 720	13 968 797	12 702 156
TOTAL	27 930 153	27 283 450	128 541 816	126 164 560	3 907 000	3 836 000	19 111 128	18 348 355	50 455 618	49 369 251	68 986 754	66 957 849	298 932 469	291 959 465
incl insurances with tax benefit	17 420 143	17 420 143	48 441 556	47 806 040			11 675 924	11 312 202	34 966 318	34 963 695	29 790 596	28 943 129	142 294 537	140 445 209

Claims paid by life insurers, January—September 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	1 719 584	1 719 584	22 129 308	21 822 466	386 748	386 748	182 318	182 318	3 336 451	3 236 451	3 731 961	3 352 760	31 486 370	30 700 327
Term and whole life assurance	50 492	50 492	595 368	525 368					208 708	208 708	128 498	128 498	983 066	913 066
Endowment insurance	1 669 092	1 669 092	21 533 940	21 297 098	386 748	386 748	182 318	182 318	3 127 744	3 027 744	3 603 463	3 224 262	30 503 305	29 787 262
Birth and marriage assurance			1 865 616	1 865 616							16 394	16 394	1 882 010	1 882 010
Annuities	931 324	931 324	96 304	96 304					933 042	933 042	54 296	54 296	2 014 966	2 014 966
Unit linked life insurance			4 200 877	4 200 877							1 505 581	1 505 581	5 706 458	5 706 458
Supplementary insurances	175 544	175 544	1 347 069	1 347 069	47 252	47 252	183 706	183 706			918 079	718 079	2 671 650	2 471 650
TOTAL	2 826 452	2 826 452	29 639 174	29 332 332	434 000	434 000	366 024	366 024	4 269 493	4 169 493	6 226 311	5 647 110	43 761 454	42 775 411
incl insurances with tax benefit	928 595	928 595	1 893 855	1 893 855			66 739	66 739	933 042	933 042	1 376 434	1 185 422	5 198 665	5 007 653

Gross premiums and claims paid of life insurers, January—September 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	8 752 808	1 719 584	98 698 566	22 129 308	3 738 565	386 748	17 984 113	182 318	15 341 900	3 336 451	48 053 982	3 731 961	192 569 934	31 486 370
Term and whole life assurance	693 208	50 492	4 048 930	595 368	76 000		1 142 562		2 298 896	208 708	2 088 926	128 498	10 348 522	983 066
Term assurance	693 208	50 492	4 048 930	595 368	76 000		1 142 562		2 298 896	208 708	2 057 845	120 027	10 317 441	974 595
Whole life assurance											31 081	8 471	31 081	8 471
Endowment insurance	8 059 600	1 669 092	94 649 636	21 533 940	3 662 565	386 748	16 841 551	182 318	13 043 004	3 127 744	45 965 056	3 603 463	182 221 412	30 503 305
Pure endowment			29 997 148	9 506 446			4 108 386	66 685			5 676 799	499 208	39 782 333	10 072 339
incl endowment for children			29 997 148	9 506 446			4 108 386	66 685			5 676 799	499 208	39 782 333	10 072 339
Endowment insurance	8 059 600	1 669 092	64 652 488	12 027 494	3 662 565	386 748	12 733 165	115 633	13 043 004	3 127 744	40 288 257	3 104 255	142 439 079	20 430 966
incl endowment with tax benefit			39 274 581	1 691 866			11 455 230	66 739			26 153 796	1 250 517	76 883 607	3 009 122
Birth and marriage assurance			3 899 246	1 865 616							122 912	16 394	4 022 158	1 882 010
Birth assurance														
Marriage assurance			3 899 246	1 865 616							122 912	16 394	4 022 158	1 882 010
Annuities	17 740 086	931 324	1 259 846	96 304					34 850 318	933 042	3 261 056	54 296	57 111 306	2 014 966
incl annuities														
with tax benefit	17 420 143	928 595	1 229 509	80 568					34 850 318	933 042	2 295 612	53 477	55 795 582	1 995 682
Unit linked life insurance			15 887 875	4 200 877			401 039		263 400		14 707 960	1 505 581	31 260 274	5 706 458
incl unit linked life insurance														
with tax benefit			7 937 466	121 421			220 694		116 000		1 341 188	72 440	9 615 348	193 861
Supplementary insurances	1 437 259	175 544	8 796 283	1 347 069	168 435	47 252	725 976	183 706			2 840 844	918 079	13 968 797	2 671 650
Health rider as supplementary insurance	1 298 862	175 544	8 796 283	1 347 069	168 435	47 252	725 976	183 706			2 470 709	897 411	13 460 265	2 650 982
Accident rider as supplementary insurance	1 164 022	164 021	8 796 283	1 347 069	168 435	47 252	725 976	183 706			2 470 709	897 411	13 325 425	2 639 459
Sickness rider as supplementary insurance	134 840	11 523											134 840	11 523
Other supplementary insurances	138 397										370 135	20 668	508 532	20 668
TOTAL	27 930 153	2 826 452	128 541 816	29 639 174	3 907 000	434 000	19 111 128	366 024	50 455 618	4 269 493	68 986 754	6 226 311	298 932 469	43 761 454
incl insurances with tax benefit	17 420 143	928 595	48 441 556	1 893 855			11 675 924	66 739	34 966 318	933 042	29 790 596	1 376 434	142 294 537	5 198 665

Premiums of non-life insurers, January—September 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	85 700 388	77 095 948	117 393 583	113 566 840	33 492 681	4 782 390	57 383 630	54 169 198	50 558 007	8 973 798	7 555 244	5 723 719			352 083 533	264 311 893	46 922 464	46 720 720	399 005 997	311 032 613
Short-term health insurance	17 643 211	16 542 771	17 886 688	16 415 008	7 383 292	6 744 976	1 279 727	833 803	7 555 097	5 673 851	13 309 713	12 965 045	1 202 176	45 236	66 259 904	59 220 690			66 259 904	59 220 690
Land vehicles insurance	116 026 287	68 701 693	139 565 047	138 962 340	1 008 319	743 107	2 408 043	1 220 631	37 985 775	13 043 631	135 596 538	27 858 349	6 552 759	406 994	439 142 768	250 936 745			439 142 768	250 936 745
Other vehicles insurance	3 235 055	1 131 465	653 006	651 345					914 179	140 546	205 441	5 776	1 429 211	-2 196	6 436 892	1 926 936			6 436 892	1 926 936
Goods in transit insurance	5 702 644	2 547 073	3 777 198	3 465 376	429 556	89 267	76 630	30 850	1 326 913	52 175	2 055 457	1 838 725	1 640 602	115 350	15 009 000	8 138 816			15 009 000	8 138 816
Property insurance	64 636 317	40 879 961	157 480 555	131 147 454	37 099	21 041	1 180 856	1 074 788	13 953 305	5 046 489	39 406 564	10 390 629	16 627 437	215 014	293 322 133	188 775 376			293 322 133	188 775 376
Vehicle liability insurance	7 047 350	2 780 842	156 495	156 495	10 605 817	7 545 106			416 050	171 459	10 813	305	248 090	14 154	18 484 615	10 668 361			18 484 615	10 668 361
General liability insurance	6 852 132	2 439 621	15 068 418	6 042 165					912 556	212 839	5 970 826	2 473 329	7 357 599	239 348	36 161 531	11 407 302			36 161 531	11 407 302
Insurance for pecuniary loss	4 245 608	1 815 923	6 749 412	1 799 478	193 100	193 100	1 589 045	693 542	1 587 395	608 253	3 732 049	-200 037	1 969 700	13 379	20 066 309	4 923 638			20 066 309	4 923 638
DIRECT INSURANCE	311 088 992	213 935 297	458 730 402	412 206 501	53 149 864	20 118 987	63 917 931	58 022 812	115 209 277	33 923 041	207 842 645	61 055 840	37 027 574	1 047 279	1 246 966 685	800 309 757	46 922 464	46 720 720	1 293 889 149	847 030 477
REINSURANCE																	17 750 693	8 561 357	17 750 693	8 561 357
TOTAL	311 088 992	213 935 297	458 730 402	412 206 501	53 149 864	20 118 987	63 917 931	58 022 812	115 209 277	33 923 041	207 842 645	61 055 840	37 027 574	1 047 279	1 246 966 685	800 309 757	64 673 157	55 282 077	1 311 639 842	855 591 834
incl obligatory insurance	87 161 853	77 531 842	118 084 404	114 257 661	33 492 681	4 782 390	57 383 630	54 169 198	50 620 779	8 986 352	7 585 098	5 736 085	248 090	14 154	354 576 535	265 477 682	46 922 464	46 720 720	401 498 999	312 198 402

- 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—September 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	52 604 695	52 308 509	74 862 896	71 163 208	24 696 036	4 738 878	51 980 219	49 147 693	29 091 789	10 177 960	3 122 426	2 589 823			236 358 061	190 126 071	6 913 848	6 653 541	243 271 909	196 779 612
Short-term health insurance	4 898 114	4 869 090	7 703 474	7 071 684	180 767	180 767	470 944	350 141	2 070 021	1 408 237	6 430 806	6 364 389	161 497	29 817	21 915 623	20 274 125			21 915 623	20 274 125
Land vehicles insurance	64 040 422	39 617 805	84 896 351	84 316 768	802 105	302 995	1 101 890	550 428	24 551 381	7 748 209	90 772 670	20 576 810	3 593 983	433 106	269 758 802	153 546 121			269 758 802	153 546 121
Other vehicles insurance	1 162 290	337 753	195 973	195 973					1 069 916	107 533	289 188	238 798			2 717 367	880 057			2 717 367	880 057
Goods in transit insurance	5 151 166	757 141	585 033	585 033	43 050	17 224			8 251	8 251	386 169	320 583	48 594	13 241	6 222 263	1 701 473			6 222 263	1 701 473
Property insurance	20 141 200	12 815 914	50 057 039	48 874 663	582 364	29 672	403 989	347 719	6 751 073	2 670 753	12 737 155	5 000 326	7 631 785	587 671	98 304 605	70 326 718			98 304 605	70 326 718
Vehicle liability insurance	1 455 105	612 005	115 822	47 005	1 283 689	661 000			342 784	102 876	32 132	26 533			3 229 532	1 449 419			3 229 532	1 449 419
General liability insurance	461 254	251 522	1 537 154	337 154					123 940	24 790	1 050 414	935 373	92 638	965	3 265 400	1 549 804			3 265 400	1 549 804
Insurance for pecuniary loss	6 310 411	6 182 354	52 760	52 760			215 360	157 264	66 780	66 780	2 645 019	633 351			9 290 330	7 092 509			9 290 330	7 092 509
DIRECT INSURANCE	156 224 657	117 752 093	220 006 502	212 644 248	27 588 011	5 930 536	54 172 402	50 553 245	64 075 935	22 315 389	117 465 979	36 685 986	11 528 497	1 064 800	651 061 983	446 946 297	6 913 848	6 653 541	657 975 831	453 599 838
REINSURANCE																	16 574 251	16 574 251	16 574 251	16 574 251
TOTAL	156 224 657	117 752 093	220 006 502	212 644 248	27 588 011	5 930 536	54 172 402	50 553 245	64 075 935	22 315 389	117 465 979	36 685 986	11 528 497	1 064 800	651 061 983	446 946 297	23 488 099	23 227 792	674 550 082	470 174 089
incl obligatory insurance	52 754 615	52 353 485	74 862 896	71 163 208	24 696 036	4 738 878	51 980 219	49 147 693	29 091 789	10 177 960	3 122 426	2 589 823	0	0	236 507 981	190 171 047	6 913 848	6 653 541	243 421 829	196 824 588

Gross premiums of non-life insurers, January—September 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	85 700 388	117 393 583	33 492 681	57 383 630	50 558 007	7 555 244	0	352 083 533	46 922 464	399 005 997
Short-term health insurance	17 643 211	17 886 688	7 383 292	1 279 727	7 555 097	13 309 713	1 202 176	66 259 904		66 259 904
Accident	7 029 710	11 556 720		351 003	1 413 429	7 141 624	908 719	28 401 205		28 401 205
Sickness								0		0
Travel	10 613 501	6 329 968	7 383 292	928 724	6 141 668	6 168 089	293 457	37 858 699		37 858 699
Land vehicles insurance	116 026 287	139 565 047	1 008 319	2 408 043	37 985 775	135 596 538	6 552 759	439 142 768		439 142 768
Railway rolling stock insurance		248 486			778 099		1 404 403	2 430 988		2 430 988
Aircraft insurance	26 300						24 808	51 108		51 108
Insurance for ships	3 208 755	404 520			136 080	205 441		3 954 796		3 954 796
Goods in transit insurance	5 702 644	3 777 198	429 556	76 630	1 326 913	2 055 457	1 640 602	15 009 000		15 009 000
Road transit	2 851 211	3 777 198	429 556	72 330	495 772	2 055 457	1 635 663	11 317 187		11 317 187
Railroad transit	557 008							557 008		557 008
Air cargo	583 520			1 800				585 320		585 320
Marine cargo	1 710 904			2 500	831 141		4 939	2 549 484		2 549 484
Property insurance (physical persons)	26 204 435	86 096 802	7 100	819 949	6 212 319	10 587 745	525 920	130 454 270		130 454 270
Fire and natural forces	16 928 065	58 799 715	7 100	556 864	400 695	3 705 711	499 624	80 897 774		80 897 774
Other property	9 276 370	27 297 087		263 085	5 811 624	6 882 034	26 296	49 556 496		49 556 496
incl animal insurance	638 424	1 234 785			4 840			1 878 049		1 878 049
Property insurance (legal persons)	38 431 882	71 383 753	29 999	360 907	7 740 986	28 818 819	16 101 517	162 867 863		162 867 863
Fire and natural forces	23 289 720	45 395 394	29 999	234 455	2 189 847	11 527 528	15 296 441	97 963 384		97 963 384
Other property	15 142 161	25 988 359		126 452	5 551 139	17 291 291	805 076	64 904 478		64 904 478
incl animal insurance		507 462			6 347			513 809		513 809
Motor vehicle liability insurance	6 915 493	156 495	10 605 817		365 800			18 043 605		18 043 605
Aircraft liability insurance	12 724						248 090	260 814		260 814
Liability insurance for ships	119 133				50 250	10 813		180 196		180 196
General liability insurance	6 852 132	15 068 418			912 556	5 970 826	7 357 599	36 161 531		36 161 531
Employers liability	514 119	3 647 139				71 650		4 232 908		4 232 908
Public liability	2 407 963				746 381	5 612 576	7 357 599	16 124 519		16 124 519
Professional liability	3 846 272	11 162 447			166 175	208 979		15 383 873		15 383 873
Notaries liability	931 755	296 812			29 831			1 258 398		1 258 398
Auditors liability	516 986	394 009			32 941	29 854		973 790		973 790
Other professional liability	2 397 531	10 471 626			103 403	179 125		13 151 685		13 151 685
Product liability	83 778	258 832				77 621		420 231		420 231
Insurance for pecuniary loss	4 245 608	6 749 412	193 100	1 589 045	1 587 395	3 732 049	1 969 700	20 066 309		20 066 309
Credit insurance								0		0
Suretyship insurance	4 220 652	103 007	193 100	1 589 045	1 587 395			7 693 199		7 693 199
Miscellaneous financial loss insurance	24 956	6 646 405				3 732 049	1 969 700	12 373 110		12 373 110
Legal expenses insurance								0		0
DIRECT INSURANCE	311 088 992	458 730 402	53 149 864	63 917 931	115 209 277	207 842 645	37 027 574	1 246 966 685	46 922 464	1 293 889 149
REINSURANCE								0	17 750 693	17 750 693
TOTAL	311 088 992	458 730 402	53 149 864	63 917 931	115 209 277	207 842 645	37 027 574	1 246 966 685	64 673 157	1 311 639 842
incl obligatory insurance	87 161 853	118 084 404	33 492 681	57 383 630	50 620 779	7 585 098	248 090	354 576 535	46 922 464	401 498 999

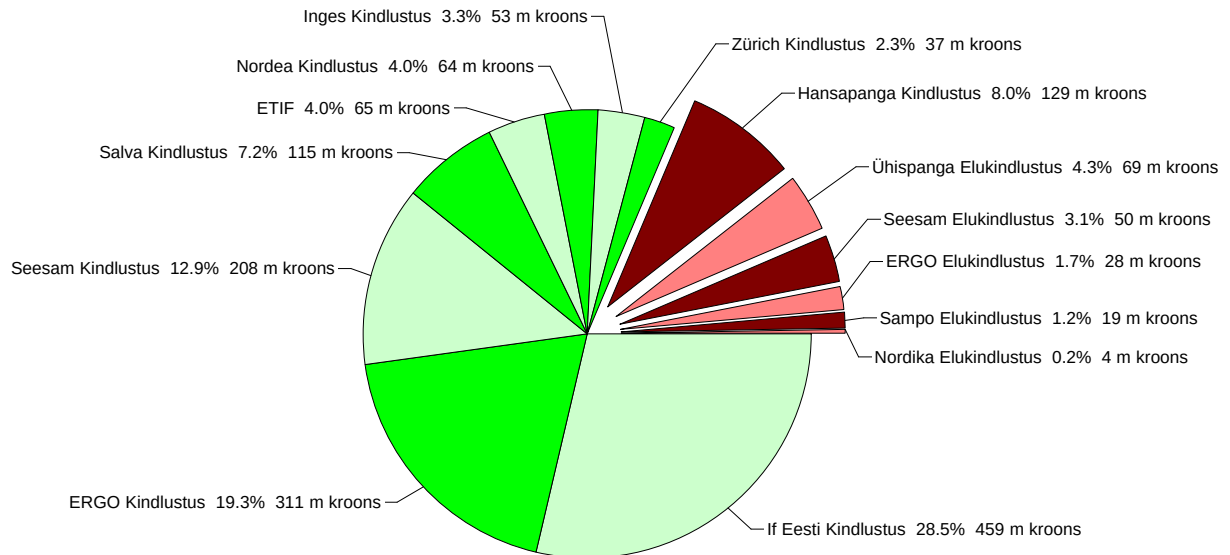
- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 8% of companies' motor TPL gross premiums, and the 8% is non-included in the data of companies (data of companies incl service

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

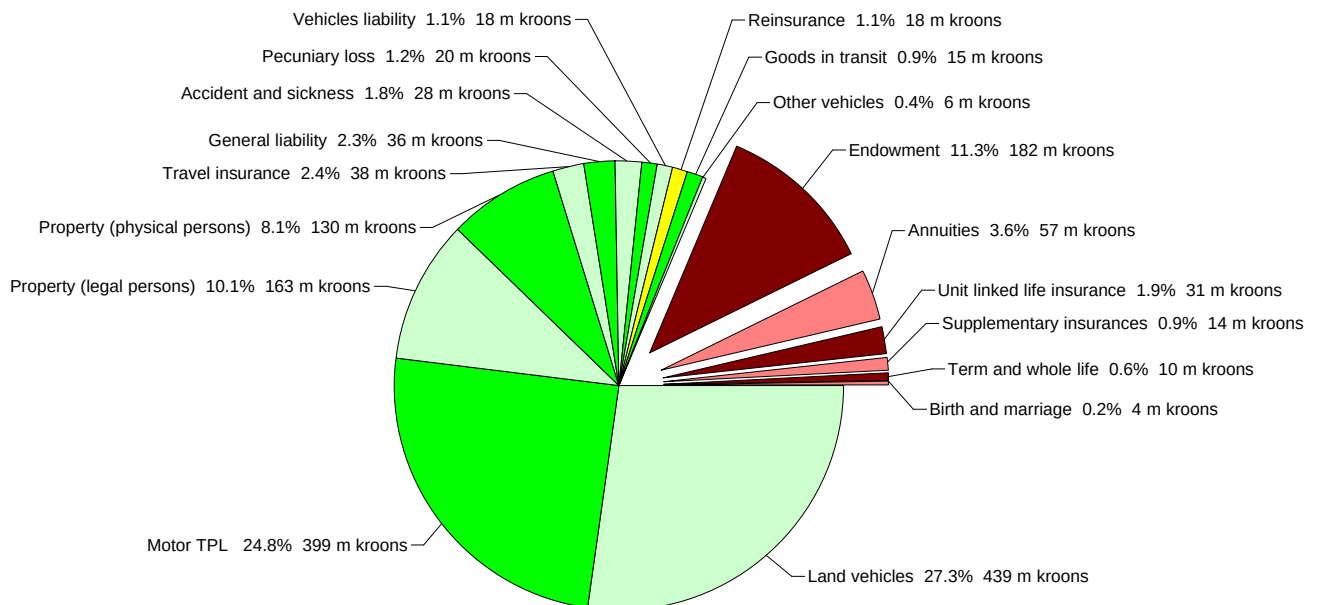
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	52 604 695	74 862 896	24 696 036	51 980 219	29 091 789	3 122 426	0	236 358 061	6 913 848	243 271 909
Short-term health insurance	4 898 114	7 703 474	180 767	470 944	2 070 021	6 430 806	161 497	21 915 623		21 915 623
Accident	2 046 215	5 615 827		276 293	721 130	4 439 437	161 497	13 260 399		13 260 399
Sickness								0		0
Travel	2 851 899	2 087 647	180 767	194 651	1 348 891	1 991 369		8 655 224		8 655 224
Land vehicles insurance	64 040 422	84 896 351	802 105	1 101 890	24 551 381	90 772 670	3 593 983	269 758 802		269 758 802
Railway rolling stock insurance					1 034 916			1 034 916		1 034 916
Aircraft insurance								0		0
Insurance for ships	1 162 290	195 973			35 000	289 188		1 682 451		1 682 451
Goods in transit insurance	5 151 166	585 033	43 050		8 251	386 169	48 594	6 222 263		6 222 263
Road transit	4 179 419	585 033	43 050			386 169	48 594	5 242 265		5 242 265
Railroad transit								0		0
Air cargo	331 966							331 966		331 966
Marine cargo	639 781				8 251			648 032		648 032
Property insurance (physical persons)	6 799 577	18 542 097		215 225	1 248 586	2 467 759	93 117	29 366 361		29 366 361
Fire and natural forces	2 883 315	13 112 881		154 097	1 020 037	616 940	11 000	17 798 270		17 798 270
Other property	3 916 262	5 429 216		61 128	228 549	1 850 819	82 117	11 568 091		11 568 091
incl animal insurance	356 631	330 044			9 720			696 395		696 395
Property insurance (legal persons)	13 341 623	31 514 942	582 364	188 764	5 502 487	10 269 396	7 538 668	68 938 244		68 938 244
Fire and natural forces	4 548 333	20 357 761	582 364	84 918	2 811 323	3 080 819	5 914 193	37 379 711		37 379 711
Other property	8 793 290	11 157 181		103 846	2 691 164	7 188 577	1 624 475	31 558 533		31 558 533
incl animal insurance		1 212 359						1 212 359		1 212 359
Motor vehicle liability insurance	1 455 105	115 822	1 283 689		342 784			3 197 400		3 197 400
Aircraft liability insurance								0		0
Liability insurance for ships						32 132		32 132		32 132
General liability insurance	461 254	1 537 154			123 940	1 050 414	92 638	3 265 400		3 265 400
Employers liability	21 107	27 199						48 306		48 306
Public liability	145 421				123 940	987 389	92 638	1 349 388		1 349 388
Professional liability	294 726	1 492 679				63 025		1 850 430		1 850 430
Notaries liability	149 920							149 920		149 920
Auditors liability								0		0
Other professional liability	144 806	1 492 679				63 025		1 700 510		1 700 510
Product liability		17 276						17 276		17 276
Insurance for pecuniary loss	6 310 411	52 760		215 360	66 780	2 645 019		9 290 330		9 290 330
Credit insurance								0		0
Suretyship insurance	6 310 411			215 360	66 780			6 592 551		6 592 551
Miscellaneous financial loss insurance		52 760				2 645 019		2 697 779		2 697 779
Legal expenses insurance								0		0
DIRECT INSURANCE	156 224 658	220 006 502	27 588 011	54 172 401	64 075 935	117 465 979	11 528 497	651 061 983	6 913 848	657 975 831
REINSURANCE								0	16 574 251	16 574 251
TOTAL	156 224 658	220 006 502	27 588 011	54 172 401	64 075 935	117 465 979	11 528 497	651 061 983	23 488 099	674 550 082
incl obligatory insurance	52 754 615	74 862 896	24 696 036	51 980 219	29 091 789	3 122 426	0	236 507 981	6 913 848	243 421 829

Gross premiums, January—September 2002 (Total — 1.6 billion kroons)

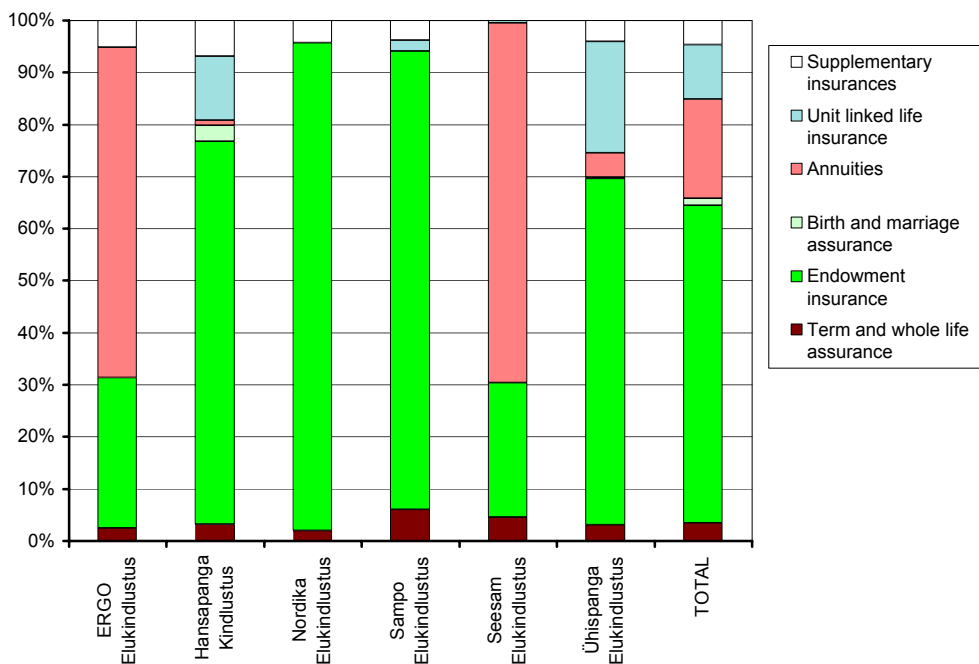
Per insurer



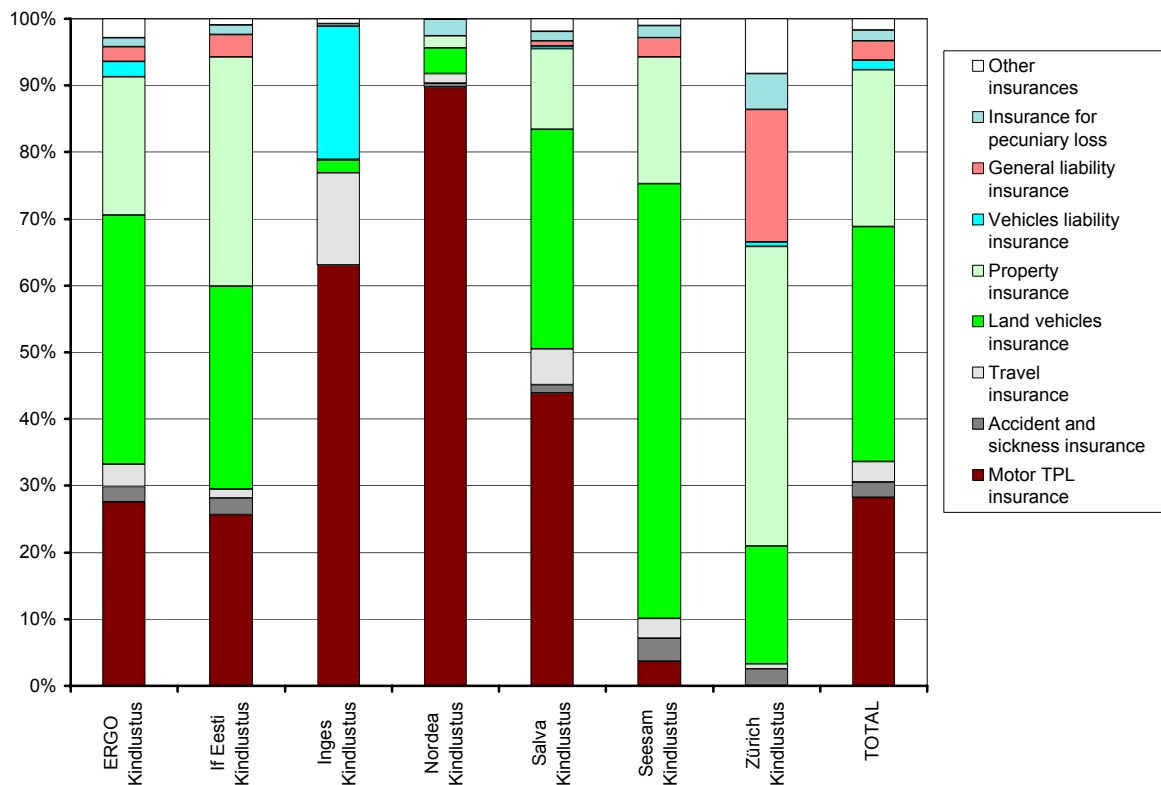
By lines of business



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



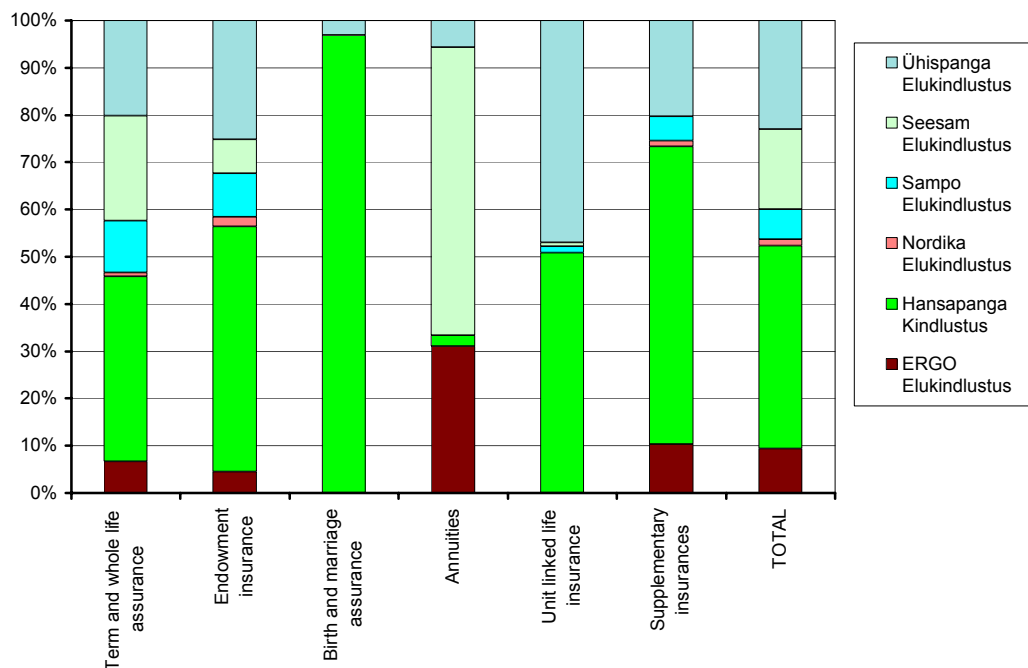
Structure of non-life insurance gross premiums by company, January—September 2002



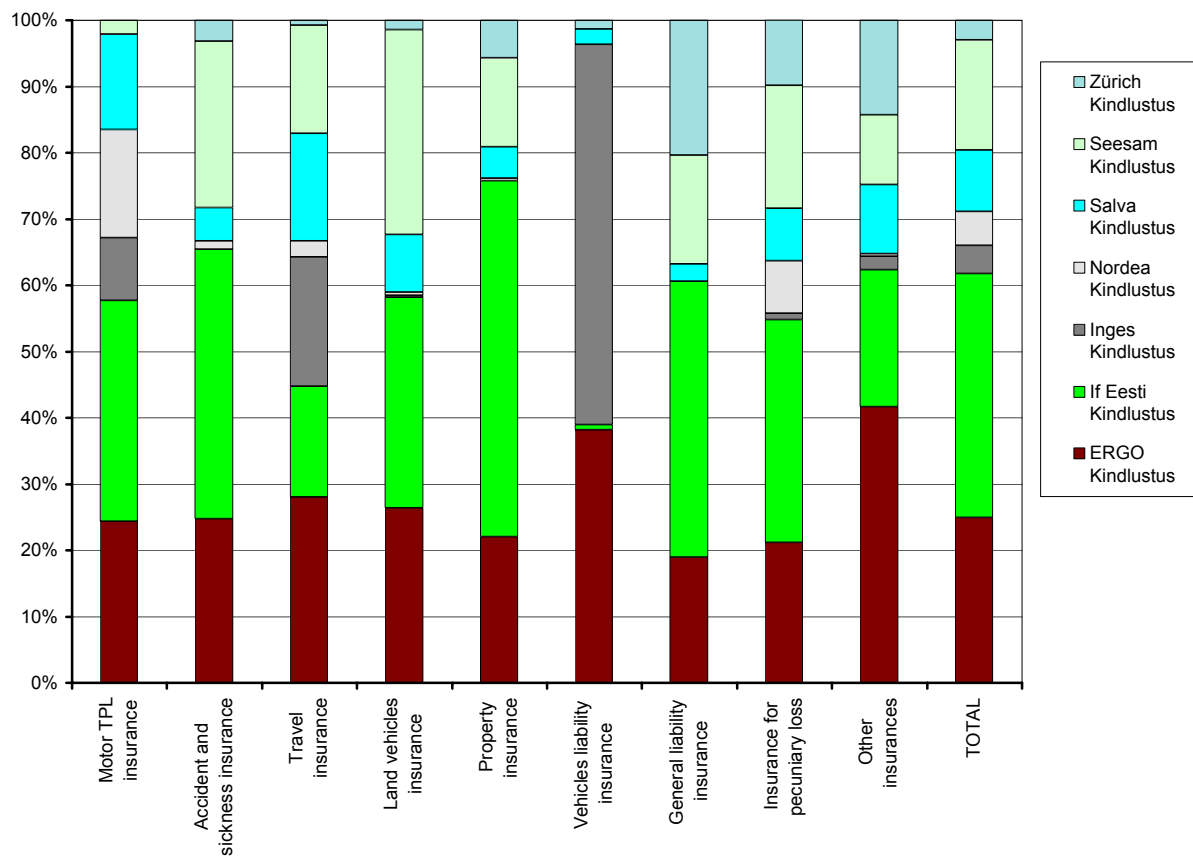
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

Premiums of life insurers, July—September 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		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
General life assurance	3 569 749	3 435 116	35 026 931	34 462 299	7 236 273	7 007 823	4 924 971	4 579 450	17 282 610	16 617 331	68 040 534	66 102 019
Term and whole life assurance	119 799	93 873	1 277 373	1 042 902	391 219	298 444	689 732	381 736	787 258	632 057	3 265 381	2 449 012
Endowment insurance	3 449 950	3 341 243	33 749 558	33 419 397	6 845 054	6 709 379	4 235 239	4 197 714	16 495 352	15 985 273	64 775 153	63 653 006
Birth and marriage assurance			1 265 249	1 265 249					42 044	41 806	1 307 293	1 307 055
Annuities	5 962 943	5 962 943	403 341	403 341			11 928 282	11 926 493	1 105 051	1 105 051	19 399 617	19 397 828
Unit linked life insurance			4 916 178	4 911 419	89 315	88 975	79 000	79 000	2 760 502	2 760 502	7 844 995	7 839 896
Supplementary insurances	546 298	501 956	2 982 166	2 736 022	241 149	205 183		-746	980 955	865 136	4 750 568	4 307 551
TOTAL	10 078 990	9 900 015	44 593 865	43 778 330	7 566 737	7 301 981	16 932 253	16 584 197	22 171 162	21 389 826	101 343 007	98 954 349
incl insurances with tax benefit	5 840 278	5 840 278	16 178 724	15 964 640	4 603 568	4 474 196	11 969 782	11 967 993	10 246 679	9 931 492	48 839 031	48 178 599

Claims paid by life insurers, July—September 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		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
General life assurance	668 738	668 738	7 289 506	7 289 506	80 863	80 863	891 716	891 716	1 818 930	1 627 918	10 749 753	10 558 741
Term and whole life assurance			88 690	88 690			4 096	4 096	1 086	1 086	93 872	93 872
Endowment insurance	668 738	668 738	7 200 816	7 200 816	80 863	80 863	887 620	887 620	1 817 844	1 626 832	10 655 881	10 464 869
Birth and marriage assurance			640 731	640 731					16 394	16 394	657 125	657 125
Annuities	376 348	376 348	32 256	32 256			443 926	443 926	13 398	13 398	865 928	865 928
Unit linked life insurance			1 803 080	1 803 080					1 110 106	1 110 106	2 913 186	2 913 186
Supplementary insurances	86 536	86 536	448 168	448 168	71 832	71 832			284 566	284 566	891 102	891 102
TOTAL	1 131 622	1 131 622	10 213 741	10 213 741	152 695	152 695	1 335 642	1 335 642	3 243 394	3 052 382	16 077 094	15 886 082
incl insurances with tax benefit	374 634	374 634	667 007	667 007	20 410	20 410	443 926	443 926	744 804	553 792	2 250 781	2 059 769

Gross premiums and claims paid of life insurers, July—September 2002 (kroons)

	ERGO Elukindlustus		Hansapanga Kindlustus		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)
General life assurance	3 569 749	668 738	35 026 931	7 289 506	7 236 273	80 863	4 924 971	891 716	17 282 610	1 818 930	68 040 534	10 749 753
Term and whole life assurance	119 799		1 277 373	88 690	391 219		689 732	4 096	787 258	1 086	3 265 381	93 872
Term assurance	119 799		1 277 373	88 690	391 219		689 732	4 096	777 789	1 086	3 255 912	93 872
Whole life assurance									9 469		9 469	
Endowment insurance	3 449 950	668 738	33 749 558	7 200 816	6 845 054	80 863	4 235 239	887 620	16 495 352	1 817 844	64 775 153	10 655 881
Pure endowment			10 044 168	2 891 393	1 588 501	34 847			2 104 377	193 370	13 737 046	3 119 610
incl endowment for children			10 044 168	2 891 393	1 588 501	34 847			2 104 377	193 370	13 737 046	3 119 610
Endowment insurance	3 449 950	668 738	23 705 390	4 309 423	5 256 553	46 016	4 235 239	887 620	14 390 975	1 624 474	51 038 107	7 536 271
incl endowment with tax benefit			13 272 502	605 699	4 584 103	20 410			8 936 446	701 308	26 793 051	1 327 417
Birth and marriage assurance			1 265 249	640 731					42 044	16 394	1 307 293	657 125
Birth assurance												
Marriage assurance			1 265 249	640 731					42 044	16 394	1 307 293	657 125
Annuities	5 962 943	376 348	403 341	32 256			11 928 282	443 926	1 105 051	13 398	19 399 617	865 928
incl annuities	5 840 278	374 634	393 229	31 602			11 928 282	443 926	979 101	13 398	19 140 890	863 560
with tax benefit												
Unit linked life insurance			4 916 178	1 803 080	89 315		79 000		2 760 502	1 110 106	7 844 995	2 913 186
incl unit linked life insurance			2 512 993	29 706	19 465		41 500		331 132	30 098	2 905 090	59 804
with tax benefit												
Supplementary insurances	546 298	86 536	2 982 166	448 168	241 149	71 832			980 955	284 566	4 750 568	891 102
Health rider as supplementary insurance	497 734	86 536	2 982 166	448 168	241 149	71 832			849 914	284 566	4 570 963	891 102
Accident rider as supplementary insurance	456 440	79 602	2 982 166	448 168	241 149	71 832			849 914	284 566	4 529 669	884 168
Sickness rider as supplementary insurance	41 294	6 934									41 294	6 934
Other supplementary insurances	48 564								131 041		179 605	
TOTAL	10 078 990	1 131 622	44 593 865	10 213 741	7 566 737	152 695	16 932 252	1 335 642	22 171 162	3 243 394	101 343 006	16 077 094
incl insurances with tax benefit	5 840 278	374 634	16 178 724	667 007	4 603 568	20 410	11 969 782	443 926	10 246 679	744 804	48 839 031	2 250 781

Premiums of non-life insurers, July—September 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	27 674 149	24 733 845	35 572 073	34 568 119	12 010 875	1 555 383	18 124 158	17 078 871	17 238 955	4 051 742	2 242 243	1 590 113			112 862 453	83 578 073	15 945 522	15 874 468	128 807 975	99 452 541
Short-term health insurance	5 928 733	5 600 989	5 338 936	4 755 175	3 629 649	3 189 644	452 868	128 720	2 723 787	2 013 084	3 940 057	3 849 321	250 488	11 289	22 264 518	19 548 222			22 264 518	19 548 222
Land vehicles insurance	41 480 205	24 420 236	48 282 297	48 081 395	236 104	184 773	908 803	452 396	14 738 332	4 457 690	45 737 295	9 767 490	2 095 875	57 288	153 478 911	87 421 268			153 478 911	87 421 268
Other vehicles insurance	1 145 036	348 484	66 644	66 090					295 420	44 863	53 171	-1 993	1 382 418	-2 196	2 942 689	455 248			2 942 689	455 248
Goods in transit insurance	2 094 575	981 416	1 017 525	975 547	58 974	-46 798			314 931	8 982	647 986	545 989	535 360	-20 457	4 669 351	2 444 679			4 669 351	2 444 679
Property insurance	22 363 791	14 201 314	50 079 864	44 984 382	11 374	6 946	386 452	360 889	5 241 726	1 919 142	14 376 315	3 015 547	4 995 899	37 170	97 455 421	64 525 390			97 455 421	64 525 390
Vehicle liability insurance	2 218 832	746 842	37 565	37 565	2 741 951	1 736 540			136 225	67 426	2 799	-104	37 564	-28	5 174 936	2 588 241			5 174 936	2 588 241
General liability insurance	2 499 459	824 209	2 783 086	1 591 074					263 667	61 281	2 711 532	1 295 667	2 493 778	27 853	10 751 522	3 800 084			10 751 522	3 800 084
Insurance for pecuniary loss	1 296 886	570 485	2 069 124	505 703	107 500	107 500	468 470	195 692	480 056	218 711	1 929 183	-118 418	660 363	915	7 011 582	1 480 588			7 011 582	1 480 588
DIRECT INSURANCE	106 701 666	72 427 820	145 247 114	135 565 050	18 796 427	6 733 988	20 340 751	18 216 568	41 433 099	12 842 921	71 640 581	19 943 612	12 451 745	111 834	416 611 383	265 841 793	15 945 522	15 874 468	432 556 905	281 716 261
REINSURANCE																	6 104 994	3 044 916	6 104 994	3 044 916
TOTAL	106 701 666	72 427 820	145 247 114	135 565 050	18 796 427	6 733 988	20 340 751	18 216 568	41 433 099	12 842 921	71 640 581	19 943 612	12 451 745	111 834	416 611 383	265 841 793	22 050 516	18 919 384	438 661 899	284 761 177
incl obligatory insurance	28 347 752	24 935 926	35 851 969	34 848 015	12 010 875	1 555 383	18 124 158	17 078 871	17 249 461	4 053 771	2 255 801	1 596 591	37 564	-28	113 877 580	84 068 529	15 945 522	15 874 468	129 823 102	99 942 997

- 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, July—September 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	17 180 879	17 120 005	25 165 544	22 308 482	7 406 585	1 568 983	14 338 948	13 953 264	9 342 535	3 261 578	961 983	915 872			74 396 474	59 128 184	2 241 284	2 221 455	76 637 758	61 349 639
Short-term health insurance	1 336 189	1 332 133	2 286 437	2 116 565	63 148	63 148	86 745	37 745	506 041	341 916	2 176 259	2 164 716	23 242	242	6 478 061	6 056 465			6 478 061	6 056 465
Land vehicles insurance	23 874 617	14 287 297	29 639 669	29 566 320	65 944	28 014	288 847	150 406	9 052 017	2 689 634	27 619 373	5 391 513	950 804	20 350	91 491 271	52 133 534			91 491 271	52 133 534
Other vehicles insurance	1 059 718	290 036							1 069 916	107 533	115 432	65 042			2 245 066	462 611			2 245 066	462 611
Goods in transit insurance	2 523 849	512 767	14 918	14 918					109 410		109 410	84 028			2 648 177	611 713			2 648 177	611 713
Property insurance	6 286 876	3 865 111	19 164 005	18 114 124	559 361	22 769	28 576	28 575	3 716 810	1 663 630	3 346 570	1 293 957	5 500 392	161 274	38 602 590	25 149 440			38 602 590	25 149 440
Vehicle liability insurance	468 759	176 508			227 206	109 027			44 704	13 411	22 987	17 388			763 656	316 334			763 656	316 334
General liability insurance	113 222	84 989	42 474	42 474					4 924	986	418 654	576 828	92 638	965	671 912	706 242			671 912	706 242
Insurance for pecuniary loss	-638 302	-676 094	52 760	52 760				1	66 780	66 780	2 177 794	174 982			1 659 032	-381 571			1 659 032	-381 571
DIRECT INSURANCE	52 205 807	36 992 752	76 365 807	72 215 643	8 322 244	1 791 941	14 743 116	14 169 991	23 803 727	8 145 468	36 948 462	10 684 326	6 567 076	182 831	218 956 239	144 182 952	2 241 284	2 221 455	221 197 523	146 404 407
REINSURANCE																	4 068 966	4 068 966	4 068 966	4 068 966
TOTAL	52 205 807	36 992 752	76 365 807	72 215 643	8 322 244	1 791 941	14 743 116	14 169 991	23 803 727	8 145 468	36 948 462	10 684 326	6 567 076	182 831	218 956 239	144 182 952	6 310 250	6 290 421	225 266 489	150 473 373
incl obligatory insurance	17 212 475	17 129 484	25 165 544	22 308 482	7 406 585	1 568 983	14 338 948	13 953 264	9 342 535	3 261 578	961 983	915 872	0	0	74 428 070	59 137 663	2 241 284	2 221 455	76 669 354	61 359 118

Gross premiums of non-life insurers, July—September 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	27 674 149	35 572 073	12 010 875	18 124 158	17 238 955	2 242 243	0	112 862 453	15 945 522	128 807 975
Short-term health insurance	5 928 733	5 338 936	3 629 649	452 868	2 723 787	3 940 057	250 488	22 264 518		22 264 518
Accident	1 836 522	3 374 573		107 515	499 135	2 014 172	174 447	8 006 364		8 006 364
Sickness								0		0
Travel	4 092 211	1 964 363	3 629 649	345 353	2 224 652	1 925 885	76 041	14 258 154		14 258 154
Land vehicles insurance	41 480 205	48 282 297	236 104	908 803	14 738 332	45 737 295	2 095 875	153 478 911		153 478 911
Railway rolling stock insurance					255 220		1 378 662	1 633 882		1 633 882
Aircraft insurance							3 756	3 756		3 756
Insurance for ships	1 145 036	66 644			40 200	53 171		1 305 051		1 305 051
Goods in transit insurance	2 094 575	1 017 525	58 974		314 931	647 986	535 360	4 669 351		4 669 351
Road transit	1 045 488	1 017 525	58 974		30 066	647 986	534 260	3 334 299		3 334 299
Railroad transit	221 666							221 666		221 666
Air cargo	197 924							197 924		197 924
Marine cargo	629 496				284 865		1 100	915 461		915 461
Property insurance (physical persons)	9 755 613	30 471 029	2 500	289 227	2 511 321	3 630 449	104 704	46 764 843		46 764 843
Fire and natural forces	6 160 806	20 810 155	2 500	184 570	161 981	1 618 522	99 469	29 038 003		29 038 003
Other property	3 594 807	9 660 874		104 657	2 349 340	2 011 927	5 235	17 726 840		17 726 840
incl animal insurance	198 854	345 075			230			544 159		544 159
Property insurance (legal persons)	12 608 178	19 608 835	8 874	97 225	2 730 405	10 745 866	4 891 195	50 690 578		50 690 578
Fire and natural forces	7 639 659	12 469 935	8 874	76 781	772 354	5 201 995	4 646 635	30 816 233		30 816 233
Other property	4 968 518	7 138 900		20 444	1 958 051	5 543 871	244 560	19 874 344		19 874 344
incl animal insurance		160 367						160 367		160 367
Motor vehicle liability insurance	2 176 771	37 565	2 741 951		100 275			5 056 562		5 056 562
Aircraft liability insurance							37 564	37 564		37 564
Liability insurance for ships	42 061				35 950	2 799		80 810		80 810
General liability insurance	2 499 459	2 783 086			263 667	2 711 532	2 493 778	10 751 522		10 751 522
Employers liability	100 495	517 932				30 868		649 295		649 295
Public liability	819 518				252 045	2 548 840	2 493 778	6 114 181		6 114 181
Professional liability	1 557 639	2 114 072			11 622	94 903		3 778 236		3 778 236
Notaries liability	525 025	143 851			4 616			673 492		673 492
Auditors liability	148 578	136 045			5 890	13 558		304 071		304 071
Other professional liability	884 036	1 834 176			1 116	81 345		2 800 673		2 800 673
Product liability	21 807	151 082				36 921		209 810		209 810
Insurance for pecuniary loss	1 296 886	2 069 124	107 500	468 470	480 056	1 929 183	660 363	7 011 582		7 011 582
Credit insurance								0		0
Suretyship insurance	1 296 886	36 369	107 500	468 470	480 056			2 389 281		2 389 281
Miscellaneous financial loss insurance		2 032 755				1 929 183	660 363	4 622 301		4 622 301
Legal expenses insurance								0		0
DIRECT INSURANCE	106 701 666	145 247 114	18 796 427	20 340 751	41 433 099	71 640 581	12 451 745	416 611 383	15 945 522	432 556 905
REINSURANCE								0	6 104 994	6 104 994
TOTAL	106 701 666	145 247 114	18 796 427	20 340 751	41 433 099	71 640 581	12 451 745	416 611 383	22 050 516	438 661 899
incl obligatory insurance	28 347 752	35 851 969	12 010 875	18 124 158	17 249 461	2 255 801	37 564	113 877 580	15 945 522	129 823 102

- 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, July—September 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	17 180 879	25 165 544	7 406 585	14 338 948	9 342 535	961 983	0	74 396 474	2 241 284	76 637 758
Short-term health insurance	1 336 189	2 286 437	63 148	86 745	506 041	2 176 259	23 242	6 478 061		6 478 061
Accident	539 722	1 733 971		37 939	250 960	1 766 616	23 242	4 352 450		4 352 450
Sickness								0		0
Travel	796 467	552 466	63 148	48 805	255 081	409 643		2 125 610		2 125 610
Land vehicles insurance	23 874 617	29 639 669	65 944	288 847	9 052 017	27 619 373	950 804	91 491 271	0	91 491 271
Railway rolling stock insurance					1 034 916			1 034 916		1 034 916
Aircraft insurance								0		0
Insurance for ships	1 059 718				35 000	115 432		1 210 150		1 210 150
Goods in transit insurance	2 523 849	14 918				109 410		2 648 177		2 648 177
Road transit	1 818 758	14 918				109 410		1 943 086		1 943 086
Railroad transit								0		0
Air cargo	145 988							145 988		145 988
Marine cargo	559 103							559 103		559 103
Property insurance (physical persons)	1 729 898	6 881 716		22 034	1 064 159	970 694	40 269	10 708 770		10 708 770
Fire and natural forces	404 355	5 036 375		22 034	1 016 166	167 820		6 646 750		6 646 750
Other property	1 325 543	1 845 341			47 993	802 874	40 269	4 062 020		4 062 020
incl animal insurance	241 111	120 153			4 220			365 484		365 484
Property insurance (legal persons)	4 556 978	12 282 289	559 361	6 542	2 652 651	2 375 876	5 460 123	27 893 820		27 893 820
Fire and natural forces	998 873	7 809 305	559 361	4 243	2 064 722	318 087	5 078 486	16 833 077		16 833 077
Other property	3 558 105	4 472 984		2 299	587 929	2 057 789	381 637	11 060 743		11 060 743
incl animal insurance		439 788						439 788		439 788
Motor vehicle liability insurance	468 759		227 206		44 704			740 669		740 669
Aircraft liability insurance								0		0
Liability insurance for ships						22 987		22 987		22 987
General liability insurance	113 222	42 474			4 924	418 654	92 638	671 912		671 912
Employers liability	18 374							18 374		18 374
Public liability	14 487				4 924	393 435	92 638	505 484		505 484
Professional liability	80 361	42 474				25 219		148 054		148 054
Notaries liability	31 596							31 596		31 596
Auditors liability								0		0
Other professional liability	48 765	42 474				25 219		116 458		116 458
Product liability								0		0
Insurance for pecuniary loss	-638 302	52 760			66 780	2 177 794		1 659 032		1 659 032
Credit insurance								0		0
Suretyship insurance	-638 302				66 780			-571 522		-571 522
Miscellaneous financial loss insurance		52 760				2 177 794		2 230 554		2 230 554
Legal expenses insurance								0		0
DIRECT INSURANCE	52 205 808	76 365 807	8 322 244	14 743 115	23 803 727	36 948 462	6 567 076	218 956 239	2 241 284	221 197 523
REINSURANCE								0	4 068 966	4 068 966
TOTAL	52 205 808	76 365 807	8 322 244	14 743 115	23 803 727	36 948 462	6 567 076	218 956 239	6 310 250	225 266 489
incl obligatory insurance	17 212 475	25 165 544	7 406 585	14 338 948	9 342 535	961 983	0	74 428 070	2 241 284	76 669 354