

Premiums of life insurers, January—December 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	13 124 793	12 417 249	149 131 253	146 856 025	3 738 565	3 678 352	28 953 682	28 046 936	20 512 574	19 085 453	70 378 287	67 912 600	285 839 154	277 996 615
Term and whole life assurance	883 357	620 713	5 408 740	4 491 968	76 000	61 370	1 606 718	1 227 977	3 141 228	1 871 233	2 791 120	2 223 570	13 907 163	10 496 831
Endowment insurance	12 241 436	11 796 536	143 722 513	142 364 057	3 662 565	3 616 982	27 346 964	26 818 959	17 371 345	17 214 219	67 587 167	65 689 030	271 931 990	267 499 783
Birth and marriage assurance			5 156 141	5 156 141							161 381	160 568	5 317 522	5 316 709
Annuities	28 149 451	28 149 451	1 855 922	1 855 922					51 192 585	51 187 870	5 570 506	5 570 506	86 768 464	86 763 749
Unit linked life insurance			28 344 725	28 324 834			570 804	569 658	723 563	723 563	19 220 835	19 208 429	48 859 927	48 826 484
Supplementary insurances	2 156 653	1 886 712	11 987 562	11 008 540	168 435	157 648	1 037 060	899 950		-2 911	3 909 432	3 524 615	19 259 142	17 474 554
TOTAL	43 430 897	42 453 412	196 475 603	193 201 462	3 907 000	3 836 000	30 561 546	29 516 544	72 428 722	70 993 975	99 240 441	96 376 718	446 044 209	436 378 111
incl insurances with tax benefit	27 023 103	27 023 103	89 205 990	88 332 951			18 687 153	18 183 547	51 719 648	51 714 933	49 086 606	47 841 961	235 722 500	233 096 495

Claims paid by life insurers, January—December 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	2 473 814	2 473 814	32 521 572	32 201 640	386 748	386 748	321 811	321 811	4 488 129	4 338 129	5 191 111	4 811 910	45 383 185	44 534 052
Term and whole life assurance	193 747	193 747	646 230	576 230					265 578	265 578	132 822	132 822	1 238 377	1 168 377
Endowment insurance	2 280 067	2 280 067	31 875 342	31 625 410	386 748	386 748	321 811	321 811	4 222 551	4 072 551	5 058 289	4 679 088	44 144 808	43 365 675
Birth and marriage assurance			2 510 043	2 510 043							20 392	20 392	2 530 435	2 530 435
Annuities	1 140 378	1 140 378	254 824	254 824					1 140 116	1 140 116	67 080	67 080	2 602 398	2 602 398
Unit linked life insurance			5 144 370	5 144 370					4 778	4 778	1 839 007	1 839 007	6 988 155	6 988 155
Supplementary insurances	361 802	361 802	1 809 347	1 809 347	47 252	47 252	264 867	264 867			1 207 060	1 007 060	3 690 328	3 490 328
TOTAL	3 975 994	3 975 994	42 240 156	41 920 224	434 000	434 000	586 678	586 678	5 633 023	5 483 023	8 324 650	7 745 449	61 194 501	60 145 368
incl insurances with tax benefit	1 136 615	1 136 615	3 089 709	3 089 709			143 959	143 959	1 144 894	1 144 894	1 875 261	1 684 249	7 390 438	7 199 426

Gross premiums and claims paid of life insurers, January—December 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	13 124 793	2 473 814	149 131 253	32 521 572	3 738 565	386 748	28 953 682	321 811	20 512 574	4 488 129	70 378 287	5 191 111	285 839 154	45 383 185
Term and whole life assurance	883 357	193 747	5 408 740	646 230	76 000		1 606 718		3 141 228	265 578	2 791 120	132 822	13 907 163	1 238 377
Term assurance	883 357	193 747	5 408 740	646 230	76 000		1 606 718		3 141 228	265 578	2 750 776	124 351	13 866 819	1 229 906
Whole life assurance											40 344	8 471	40 344	8 471
Endowment insurance	12 241 436	2 280 067	143 722 513	31 875 342	3 662 565	386 748	27 346 964	321 811	17 371 345	4 222 551	67 587 167	5 058 289	271 931 990	44 144 808
Pure endowment			40 734 154	13 209 796			7 149 512	107 732			7 553 240	769 963	55 436 906	14 087 491
incl endowment for children			40 734 154	13 209 796			7 149 512	107 732			7 553 240	769 963	55 436 906	14 087 491
Endowment insurance	12 241 436	2 280 067	102 988 359	18 665 546	3 662 565	386 748	20 197 452	214 079	17 371 345	4 222 551	60 033 927	4 288 326	216 495 084	30 057 317
incl endowment with tax benefit			69 767 133	2 637 181			18 340 164	143 959			39 738 800	1 633 141	127 846 097	4 414 281
Birth and marriage assurance			5 156 141	2 510 043							161 381	20 392	5 317 522	2 530 435
Birth assurance														
Marriage assurance			5 156 141	2 510 043							161 381	20 392	5 317 522	2 530 435
Annuities	28 149 451	1 140 378	1 855 922	254 824					51 192 585	1 140 116	5 570 506	67 080	86 768 464	2 602 398
incl annuities									51 192 585	1 140 116	4 387 138	66 261	84 418 656	2 582 080
with tax benefit	27 023 103	1 136 615	1 815 830	239 088										
Unit linked life insurance			28 344 725	5 144 370			570 804		723 563	4 778	19 220 835	1 839 007	48 859 927	6 988 155
incl unit linked life insurance			17 623 027	213 440			346 989		527 063	4 778	4 960 668	175 859	23 457 747	394 077
with tax benefit														
Supplementary insurances	2 156 653	361 802	11 987 562	1 809 347	168 435	47 252	1 037 060	264 867			3 909 432	1 207 060	19 259 142	3 690 328
Health rider as supplementary insurance	1 896 430	361 802	11 987 562	1 809 347	168 435	47 252	1 037 060	264 867			3 386 471	1 186 392	18 475 958	3 669 660
Accident rider as supplementary insurance	1 690 445	320 406	11 987 562	1 809 347	168 435	47 252	1 037 060	264 867			3 386 471	1 186 392	18 269 973	3 628 264
Sickness rider as supplementary insurance	205 985	41 396											205 985	41 396
Other supplementary insurances	260 223										522 961	20 668	783 184	20 668
TOTAL	43 430 897	3 975 994	196 475 603	42 240 156	3 907 000	434 000	30 561 546	586 678	72 428 721	5 633 023	99 240 441	8 324 650	446 044 208	61 194 501
incl insurances with tax benefit	27 023 103	1 136 615	89 205 990	3 089 709			18 687 153	143 959	51 719 648	1 144 894	49 086 606	1 875 261	235 722 500	7 390 438

Premiums 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	
	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	112 436 735	101 022 542	148 933 393	144 207 064	45 284 436	5 278 171	71 781 548	67 703 688	66 607 906	11 624 977	10 265 443	7 806 224			455 309 461	337 642 666	61 246 158	60 840 886	516 555 619	398 483 552
Short-term health insurance	22 863 023	21 462 076	23 007 203	21 002 508	9 012 578	8 149 206	1 499 663	987 026	9 532 672	7 057 124	17 517 948	17 076 049	1 426 743	49 587	84 859 830	75 783 576			84 859 830	75 783 576
Land vehicles insurance	163 567 440	97 243 407	188 472 866	187 667 459	1 227 408	770 960	3 734 856	1 931 476	52 852 419	17 545 716	181 573 129	37 833 692	8 710 017	417 278	600 138 135	343 409 988			600 138 135	343 409 988
Other vehicles insurance	3 978 209	1 363 652	937 110	934 895					1 697 993	263 361	263 536	2 548	1 782 884	-2 196	8 659 732	2 562 260			8 659 732	2 562 260
Goods in transit insurance	7 742 535	3 905 600	4 985 532	4 564 706	531 519	324 396		76 630	1 493 456	69 975	3 517 407	2 832 836	1 910 333	117 909	20 257 412	11 846 272			20 257 412	11 846 272
Property insurance	89 166 130	56 345 019	206 499 330	177 212 863	39 499	23 441	1 543 261	1 432 766	19 433 856	7 106 424	52 710 364	13 081 477	23 654 387	67 942	393 046 827	255 269 932			393 046 827	255 269 932
Vehicle liability insurance	9 463 265	3 748 375	199 544	199 544	13 983 572	9 963 492			534 034	181 089	10 981	106	310 248	17 008	24 501 644	14 109 614			24 501 644	14 109 614
General liability insurance	9 038 414	3 392 325	17 708 501	8 187 816					1 066 965	242 946	8 124 312	3 446 836	8 239 972	248 235	44 178 164	15 518 158			44 178 164	15 518 158
Insurance for pecuniary loss	5 851 477	2 484 031	7 125 358	2 207 630	234 600	234 600		2 169 451	2 163 892	1 003 136	6 050 608	-1 013 302	2 543 919	191 283	26 139 305	6 038 327			26 139 305	6 038 327
DIRECT INSURANCE	424 107 228	290 967 027	597 868 837	546 184 485	70 313 612	24 744 266	80 805 409	73 016 755	155 383 193	45 094 748	280 033 728	81 066 466	48 578 503	1 107 046	1 657 090 510	1 062 180 793	61 246 158	60 840 886	1 718 336 668	1 123 021 679
REINSURANCE													159 627		159 627		24 118 239	8 414 534	24 277 866	8 414 534
TOTAL	424 107 228	290 967 027	597 868 837	546 184 485	70 313 612	24 744 266	80 805 409	73 016 755	155 383 193	45 094 748	280 033 728	81 066 466	48 738 130	1 107 046	1 657 250 137	1 062 180 793	85 364 397	69 255 420	1 742 614 534	1 131 436 213
incl obligatory insurance	114 062 893	101 507 844	149 911 436	145 185 107	45 284 436	5 278 171	71 781 548	67 703 688	66 678 055	11 639 007	10 346 687	7 840 693	310 248	17 008	458 375 303	339 171 518	61 246 158	60 840 886	519 621 461	400 012 404

- 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—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	
	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	76 846 659	76 551 798	106 066 077	101 086 200	34 302 940	6 449 049	70 301 104	65 693 901	45 174 689	13 925 366	4 086 969	3 438 625			336 778 438	267 144 939	8 174 778	7 894 604	344 953 216	275 039 543
Short-term health insurance	7 394 792	7 349 506	9 900 301	9 059 797	193 309	193 309	519 118	393 090	2 766 926	1 981 482	7 358 137	7 272 505	195 039	36 669	28 327 622	26 286 358			28 327 622	26 286 358
Land vehicles insurance	92 036 250	57 444 913	114 704 035	114 344 333	975 065	413 019	1 545 531	782 229	34 023 692	10 490 223	122 239 889	27 842 820	4 971 241	512 865	370 495 703	211 830 402			370 495 703	211 830 402
Other vehicles insurance	1 837 136	656 272	206 509	206 509					1 138 916	176 533	122 288	7 847			3 304 849	1 047 161			3 304 849	1 047 161
Goods in transit insurance	5 502 654	892 283	712 269	712 269	43 050	17 224			499 652	37 802	182 754	113 292	140 210	22 157	7 080 589	1 795 027			7 080 589	1 795 027
Property insurance	33 076 208	20 095 251	70 995 127	67 277 031	582 364	29 672	403 989	347 719	7 588 316	2 632 343	19 710 131	7 331 605	9 617 739	720 995	141 973 874	98 434 616			141 973 874	98 434 616
Vehicle liability insurance	1 908 093	787 835	115 822	47 005	1 919 009	988 295			342 784	102 876					4 285 708	1 926 011			4 285 708	1 926 011
General liability insurance	2 105 521	1 025 888	1 614 044	414 044					145 020	29 006	727 156	612 115	92 638	965	4 684 379	2 082 018			4 684 379	2 082 018
Insurance for pecuniary loss	4 698 216	4 560 129	52 760	52 760			215 360	157 264	66 780	66 780	2 297 443	285 775			7 330 559	5 122 708			7 330 559	5 122 708
DIRECT INSURANCE	225 405 529	169 363 875	304 366 944	293 199 948	38 015 737	8 090 568	72 985 102	67 374 203	91 746 775	29 442 411	156 724 767	46 904 584	15 016 867	1 293 651	904 261 721	615 669 240	8 174 778	7 894 604	912 436 499	623 563 844
REINSURANCE																	20 443 289	19 191 558	20 443 289	19 191 558
TOTAL	225 405 529	169 363 875	304 366 944	293 199 948	38 015 737	8 090 568	72 985 102	67 374 203	91 746 775	29 442 411	156 724 767	46 904 584	15 016 867	1 293 651	904 261 721	615 669 240	28 618 067	27 086 162	932 879 788	642 755 402
incl obligatory insurance	78 319 568	77 235 219	106 066 077	101 086 200	34 302 940	6 449 049	70 301 104	65 693 901	45 174 689	13 925 366	4 086 969	3 438 625	0	0	338 251 347	267 828 360	8 174 778	7 894 604	346 426 125	275 722 964

Gross premiums 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	TOTAL
Motor TPL insurance	112 436 735	148 933 393	45 284 436	71 781 548	66 607 906	10 265 443	0	455 309 461	61 246 158	516 555 619
Short-term health insurance	22 863 023	23 007 203	9 012 578	1 499 663	9 532 672	17 517 948	1 426 743	84 859 830		84 859 830
Accident	8 879 008	15 122 957		455 233	1 991 022	9 621 422	1 035 162	37 104 804		37 104 804
Sickness								0		0
Travel	13 984 014	7 884 246	9 012 578	1 044 430	7 541 650	7 896 526	391 581	47 755 025		47 755 025
Land vehicles insurance	163 567 440	188 472 866	1 227 408	3 734 856	52 852 419	181 573 129	8 710 017	600 138 135		600 138 135
Railway rolling stock insurance		496 972			1 517 663		1 751 859	3 766 494		3 766 494
Aircraft insurance	26 300						31 025	57 325		57 325
Insurance for ships	3 951 909	440 138			180 330	263 536		4 835 913		4 835 913
Goods in transit insurance	7 742 535	4 985 532	531 519	76 630	1 493 456	3 517 407	1 910 333	20 257 412		20 257 412
Road transit	3 871 267	4 985 532	531 519	72 330	598 311	3 517 407	1 903 094	15 479 460		15 479 460
Railroad transit	705 032							705 032		705 032
Air cargo	843 474			1 800				845 274		845 274
Marine cargo	2 322 760			2 500	895 145		7 239	3 227 644		3 227 644
Property insurance (physical persons)	36 256 013	115 558 710	9 500	1 093 537	9 036 077	15 674 825	623 191	178 251 853		178 251 853
Fire and natural forces	23 711 432	78 920 692	9 500	756 476	582 827	5 486 189	592 031	110 059 147		110 059 147
Other property	12 544 580	36 638 018		337 061	8 453 250	10 188 636	31 160	68 192 705		68 192 705
incl animal insurance	881 418	1 473 720			12 225			2 367 363		2 367 363
Property insurance (legal persons)	52 910 117	90 940 620	29 999	449 724	10 397 779	37 035 539	23 031 196	214 794 974		214 794 974
Fire and natural forces	30 629 666	57 832 281	29 999	265 034	2 941 427	14 814 216	21 879 636	128 392 259		128 392 259
Other property	22 280 452	33 108 339		184 690	7 456 352	22 221 323	1 151 560	86 402 716		86 402 716
incl animal insurance		794 357			5 197			799 554		799 554
Motor vehicle liability insurance	9 319 130	199 544	13 983 572		483 784			23 986 030		23 986 030
Aircraft liability insurance	12 724						310 248	322 972		322 972
Liability insurance for ships	131 411				50 250	10 981		192 642		192 642
General liability insurance	9 038 414	17 708 501			1 066 965	8 124 312	8 239 972	44 178 164		44 178 164
Employers liability	763 354	5 189 085				81 243		6 033 682		6 033 682
Public liability	3 359 582				876 100	7 636 853	8 239 972	20 112 507		20 112 507
Professional liability	4 812 576	12 250 507			190 865	324 973		17 578 921		17 578 921
Notaries liability	1 027 105	430 915			31 618			1 489 638		1 489 638
Auditors liability	586 329	547 128			38 531	81 244		1 253 232		1 253 232
Other professional liability	3 199 142	11 272 464			120 716	243 729		14 836 051		14 836 051
Product liability	102 902	268 909				81 243		453 054		453 054
Insurance for pecuniary loss	5 851 477	7 125 358	234 600	2 169 451	2 163 892	6 050 608	2 543 919	26 139 305		26 139 305
Credit insurance								0		0
Suretyship insurance	5 826 521	136 263	234 600	2 169 451	2 163 892			10 530 727		10 530 727
Miscellaneous financial loss insurance	24 956	6 989 095				6 050 608	2 543 919	15 608 578		15 608 578
Legal expenses insurance								0		0
DIRECT INSURANCE	424 107 228	597 868 837	70 313 612	80 805 409	155 383 193	280 033 728	48 578 503	1 657 090 510	61 246 158	1 718 336 668
REINSURANCE							159 627	159 627	24 118 239	24 277 866
TOTAL	424 107 228	597 868 837	70 313 612	80 805 409	155 383 193	280 033 728	48 738 130	1 657 250 137	85 364 397	1 742 614 534
incl obligatory insurance	114 062 893	149 911 436	45 284 436	71 781 548	66 678 055	10 346 687	310 248	458 375 303	61 246 158	519 621 461

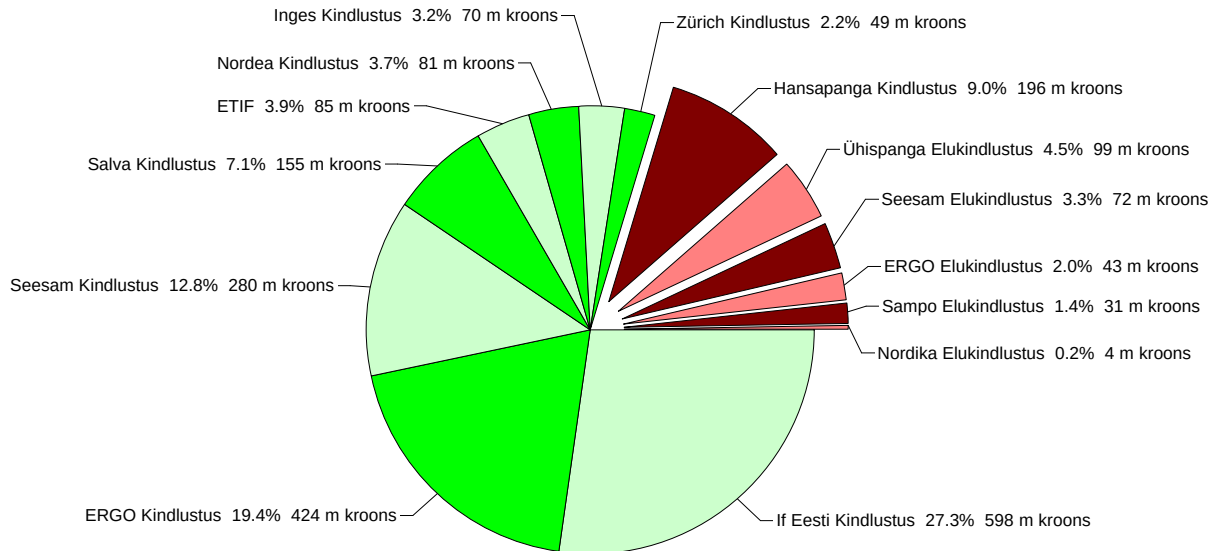
- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 8% of companies' motor TPL gross premiums, and the 8% is non-included in the data of companies (data of companies incl service)

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

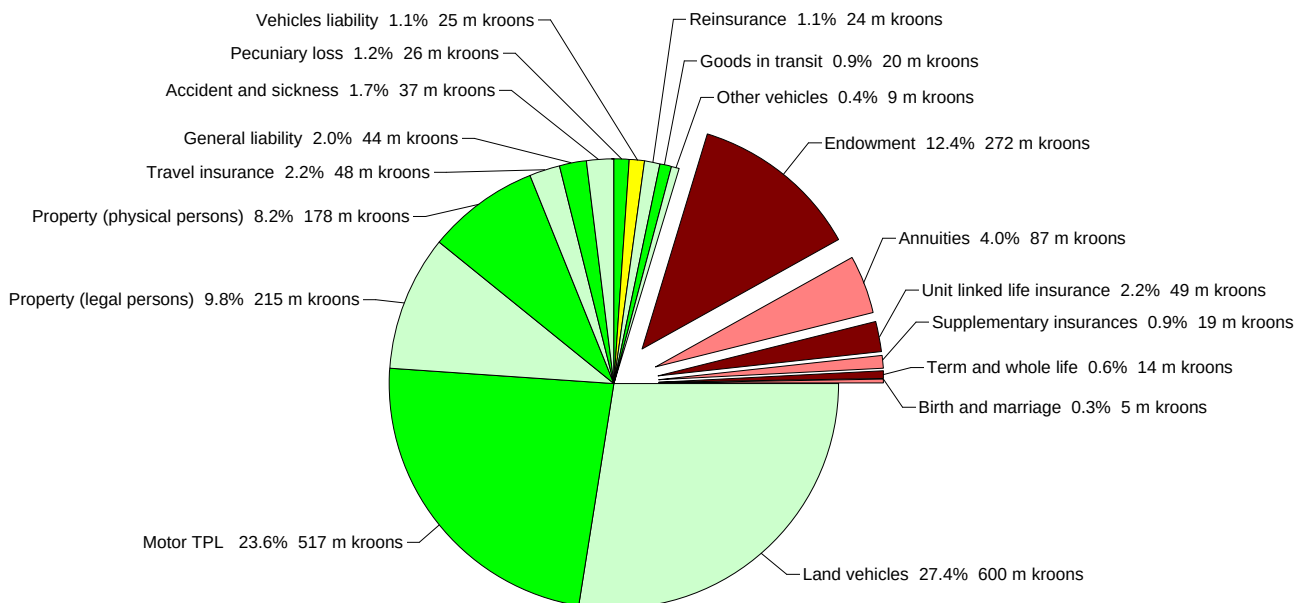
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	76 846 659	106 066 077	34 302 940	70 301 104	45 174 689	4 086 969	0	336 778 438	8 174 778	344 953 216
Short-term health insurance	7 394 792	9 900 301	193 309	519 118	2 766 926	7 358 137	195 039	28 327 622		28 327 622
Accident	3 356 092	7 196 085		299 206	904 039	4 992 525	193 895	16 941 842		16 941 842
Sickness								0		0
Travel	4 038 700	2 704 216	193 309	219 912	1 862 887	2 365 612	1 144	11 385 780		11 385 780
Land vehicles insurance	92 036 250	114 704 035	975 065	1 545 531	34 023 692	122 239 889	4 971 241	370 495 703		370 495 703
Railway rolling stock insurance					1 034 916			1 034 916		1 034 916
Aircraft insurance								0		0
Insurance for ships	1 837 136	206 509			104 000	122 288		2 269 933		2 269 933
Goods in transit insurance	5 502 654	712 269	43 050		499 652	182 754	140 210	7 080 589		7 080 589
Road transit	4 260 160	712 269	43 050			182 754	140 210	5 338 443		5 338 443
Railroad transit	25 762							25 762		25 762
Air cargo	451 083							451 083		451 083
Marine cargo	765 649				499 652			1 265 301		1 265 301
Property insurance (physical persons)	10 563 080	26 379 852		215 225	1 712 908	3 564 449	141 987	42 577 501		42 577 501
Fire and natural forces	5 061 037	18 588 287		154 097	1 340 135	1 532 713	11 243	26 687 512		26 687 512
Other property	5 502 043	7 791 565		61 128	372 773	2 031 736	130 744	15 889 989		15 889 989
incl animal insurance	542 575	438 590			9 720			990 885		990 885
Property insurance (legal persons)	22 513 128	44 615 275	582 364	188 764	5 875 408	16 145 682	9 475 752	99 396 373		99 396 373
Fire and natural forces	7 647 807	29 746 087	582 364	84 918	2 968 987	6 458 273	6 827 730	54 316 166		54 316 166
Other property	14 865 321	14 869 188		103 846	2 906 421	9 687 409	2 648 022	45 080 207		45 080 207
incl animal insurance		1 582 341						1 582 341		1 582 341
Motor vehicle liability insurance	1 908 093	115 822	1 919 009		342 784			4 285 708		4 285 708
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	2 105 521	1 614 044			145 020	727 156	92 638	4 684 379		4 684 379
Employers liability	21 107	27 199						48 306		48 306
Public liability	405 184				145 020	639 897	92 638	1 282 739		1 282 739
Professional liability	1 679 230	1 569 569				87 259		3 336 058		3 336 058
Notaries liability	1 472 909							1 472 909		1 472 909
Auditors liability								0		0
Other professional liability	206 321	1 569 569				87 259		1 863 149		1 863 149
Product liability		17 276						17 276		17 276
Insurance for pecuniary loss	4 698 216	52 760		215 360	66 780	2 297 443		7 330 559		7 330 559
Credit insurance								0		0
Suretyship insurance	4 698 216			215 360	66 780			4 980 356		4 980 356
Miscellaneous financial loss insurance		52 760				2 297 443		2 350 203		2 350 203
Legal expenses insurance								0		0
DIRECT INSURANCE	225 405 529	304 366 944	38 015 737	72 985 101	91 746 775	156 724 767	15 016 867	904 261 720	8 174 778	912 436 498
REINSURANCE								0	20 443 289	20 443 289
TOTAL	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
incl obligatory insurance	78 319 568	106 066 077	34 302 940	70 301 104	45 174 689	4 086 969	0	338 251 347	8 174 778	346 426 125

Gross premiums, January—December 2002 (Total — 2.2 billion kroons)

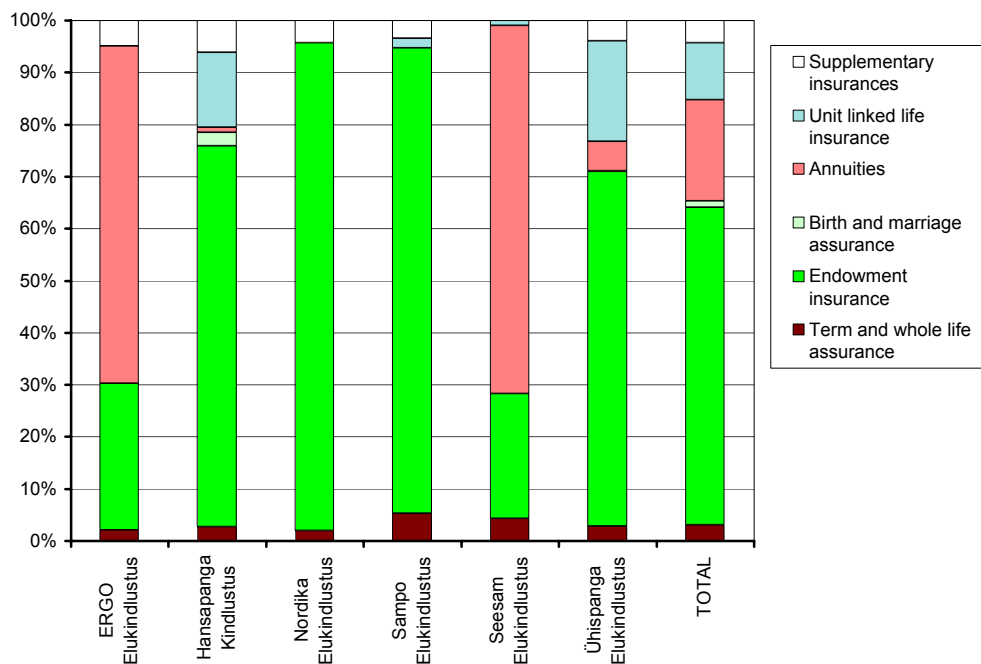
Per insurer



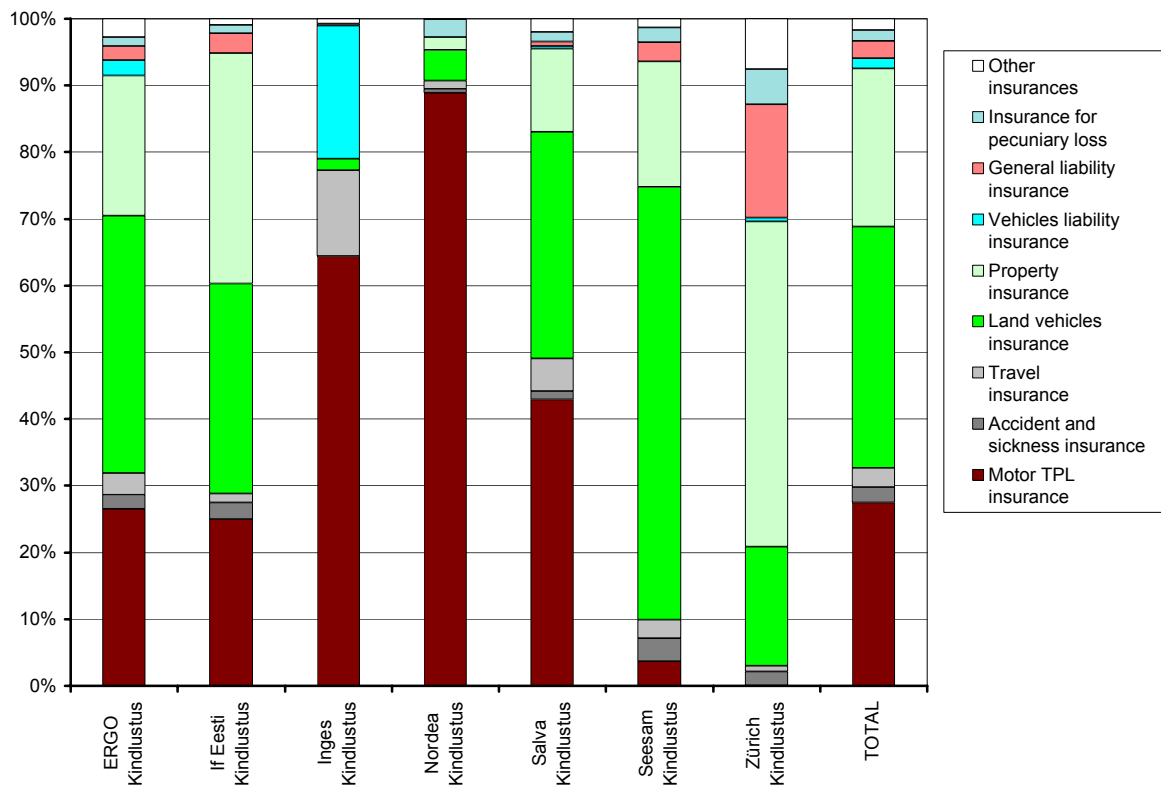
By lines of business



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



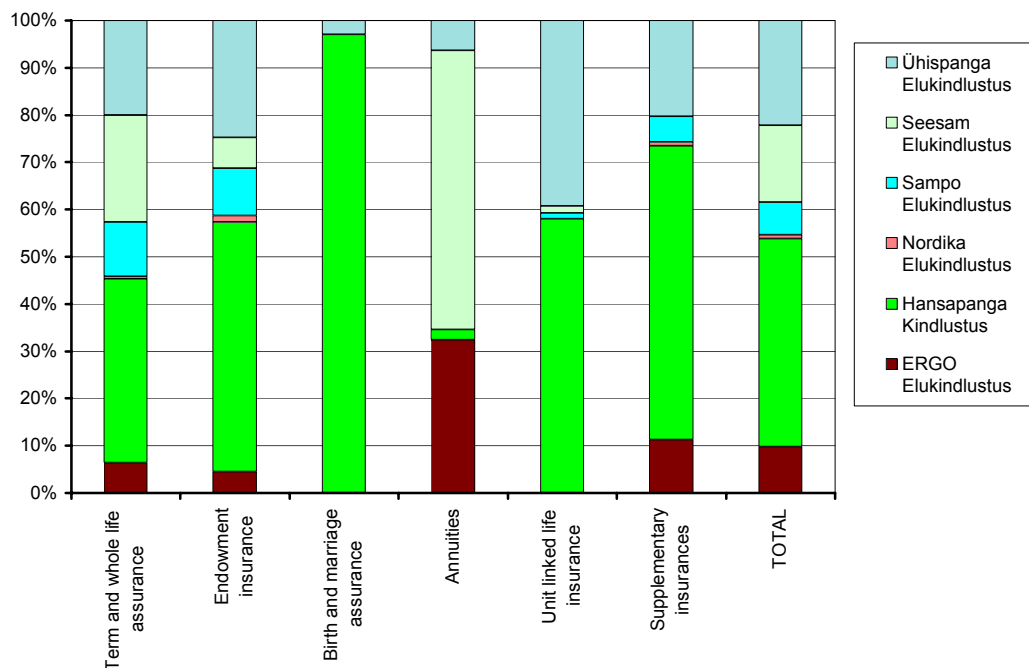
Structure of non-life insurance gross premiums by company, January—December 2002



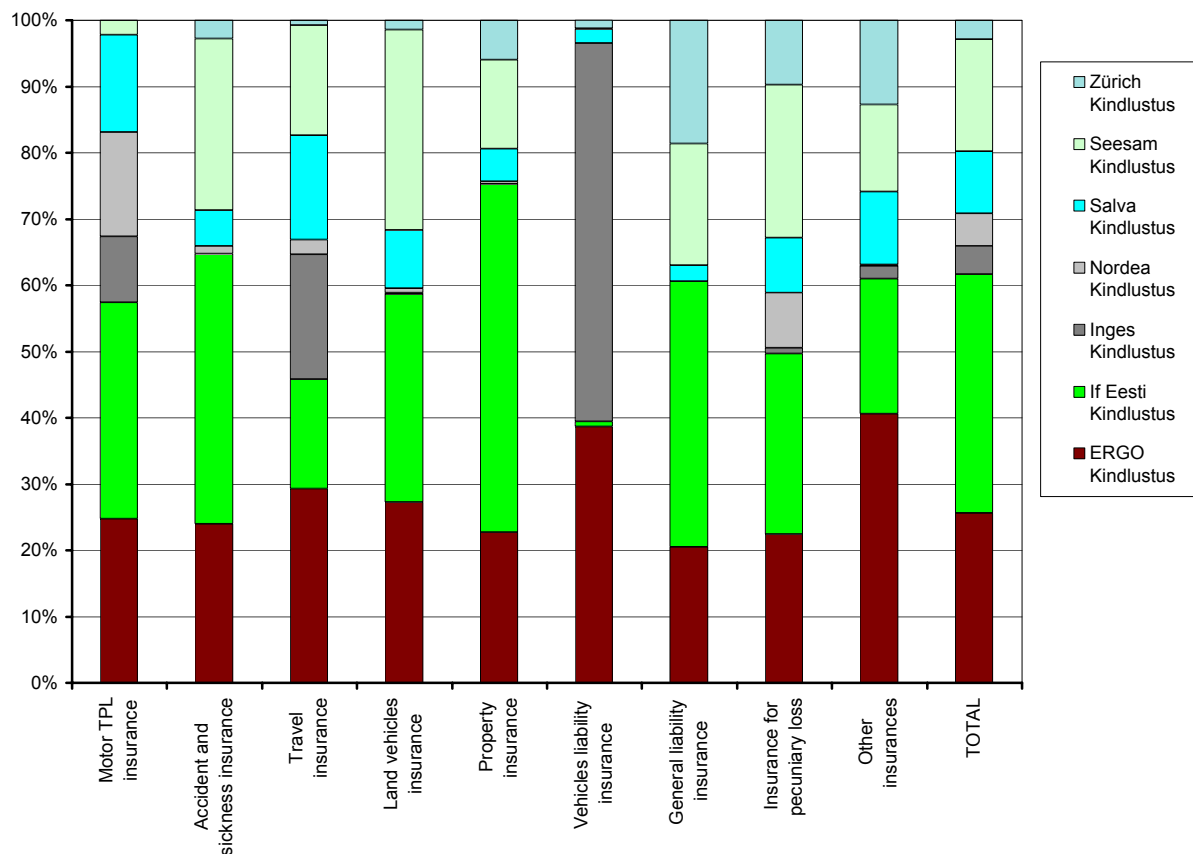
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

Premiums of life insurers, October—December 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	4 371 985	4 130 932	50 432 687	49 823 551	10 969 569	10 724 532	5 170 673	4 825 920	22 324 305	21 597 394	93 269 219	91 102 329
Term and whole life assurance	190 149	127 929	1 359 810	1 111 616	464 156	365 740	842 332	535 132	702 194	554 884	3 558 641	2 695 301
Endowment insurance	4 181 836	4 003 003	49 072 877	48 711 935	10 505 413	10 358 792	4 328 341	4 290 788	21 622 111	21 042 510	89 710 578	88 407 028
Birth and marriage assurance			1 256 895	1 256 895					38 469	38 255	1 295 364	1 295 150
Annuities	10 409 365	10 409 365	596 076	596 076			16 342 267	16 340 175	2 309 450	2 309 450	29 657 158	29 655 066
Unit linked life insurance			12 456 850	12 451 492	169 765	169 172	460 163	460 163	4 512 875	4 512 875	17 599 653	17 593 702
Supplementary insurances	719 394	629 665	3 191 279	2 908 888	311 084	274 485		-1 535	1 068 588	960 895	5 290 345	4 772 398
TOTAL	15 500 744	15 169 962	67 933 787	67 036 902	11 450 418	11 168 189	21 973 103	21 624 723	30 253 687	29 418 869	147 111 739	144 418 645
incl insurances with tax benefit	9 602 960	9 602 960	40 764 434	40 526 911	7 011 229	6 871 345	16 753 330	16 751 238	19 296 010	18 898 832	93 427 963	92 651 286

Claims paid by life insurers, October—December 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	754 230	754 230	10 392 264	10 379 174	139 493	139 493	1 151 677	1 101 677	1 459 150	1 459 150	13 896 814	13 833 724
Term and whole life assurance	143 255	143 255	50 862	50 862			56 871	56 871	4 324	4 324	255 312	255 312
Endowment insurance	610 975	610 975	10 341 402	10 328 312	139 493	139 493	1 094 806	1 044 806	1 454 826	1 454 826	13 641 502	13 578 412
Birth and marriage assurance			644 427	644 427					3 998	3 998	648 425	648 425
Annuities	209 054	209 054	158 520	158 520			207 074	207 074	12 784	12 784	587 432	587 432
Unit linked life insurance			943 493	943 493			4 778	4 778	333 426	333 426	1 281 697	1 281 697
Supplementary insurances	186 258	186 258	462 278	462 278	81 161	81 161			288 981	288 981	1 018 678	1 018 678
TOTAL	1 149 542	1 149 542	12 600 982	12 587 892	220 654	220 654	1 363 529	1 313 529	2 098 339	2 098 339	17 433 046	17 369 956
incl insurances with tax benefit	208 020	208 020	1 195 854	1 195 854	77 220	77 220	211 852	211 852	498 827	498 827	2 191 773	2 191 773

Gross premiums and claims paid of life insurers, October—December 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	4 371 985	754 230	50 432 687	10 392 264	10 969 569	139 493	5 170 673	1 151 677	22 324 305	1 459 150	93 269 219	13 896 814
Term and whole life assurance	190 149	143 255	1 359 810	50 862	464 156		842 332	56 871	702 194	4 324	3 558 641	255 312
Term assurance	190 149	143 255	1 359 810	50 862	464 156		842 332	56 871	692 931	4 324	3 549 378	255 312
Whole life assurance									9 263		9 263	
Endowment insurance	4 181 836	610 975	49 072 877	10 341 402	10 505 413	139 493	4 328 341	1 094 806	21 622 111	1 454 826	89 710 578	13 641 502
Pure endowment			10 737 006	3 703 350	3 041 126	41 047			1 876 441	270 755	15 654 573	4 015 152
incl endowment for children			10 737 006	3 703 350	3 041 126	41 047			1 876 441	270 755	15 654 573	4 015 152
Endowment insurance	4 181 836	610 975	38 335 871	6 638 052	7 464 287	98 446	4 328 341	1 094 806	19 745 670	1 184 071	74 056 005	9 626 350
incl endowment with tax benefit			30 492 552	945 315	6 884 934	77 220			13 585 004	382 624	50 962 490	1 405 159
Birth and marriage assurance			1 256 895	644 427					38 469	3 998	1 295 364	648 425
Birth assurance												
Marriage assurance			1 256 895	644 427					38 469	3 998	1 295 364	648 425
Annuities	10 409 365	209 054	596 076	158 520			16 342 267	207 074	2 309 450	12 784	29 657 158	587 432
incl annuities												
with tax benefit	9 602 960	208 020	586 321	158 520			16 342 267	207 074	2 091 526	12 784	28 623 074	586 398
Unit linked life insurance			12 456 850	943 493	169 765		460 163	4 778	4 512 875	333 426	17 599 653	1 281 697
incl unit linked life insurance												
with tax benefit			9 685 561	92 019	126 295		411 063	4 778	3 619 480	103 419	13 842 399	200 216
Supplementary insurances	719 394	186 258	3 191 279	462 278	311 084	81 161			1 068 588	288 981	5 290 345	1 018 678
Health rider as supplementary insurance	597 568	186 258	3 191 279	462 278	311 084	81 161			915 762	288 981	5 015 693	1 018 678
Accident rider as supplementary insurance	526 423	156 385	3 191 279	462 278	311 084	81 161			915 762	288 981	4 944 548	988 805
Sickness rider as supplementary insurance	71 145	29 873									71 145	29 873
Other supplementary insurances	121 826								152 826		274 652	
TOTAL	15 500 744	1 149 542	67 933 787	12 600 982	11 450 418	220 654	21 973 103	1 363 529	30 253 687	2 098 339	147 111 739	17 433 046
incl insurances with tax benefit	9 602 960	208 020	40 764 434	1 195 854	7 011 229	77 220	16 753 330	211 852	19 296 010	498 827	93 427 963	2 191 773

Premiums of non-life insurers, October—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	
	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	26 736 347	23 926 594	31 539 810	30 640 224	11 791 755	495 781	14 397 918	13 534 490	16 049 899	2 651 179	2 710 199	2 082 505			103 225 928	73 330 773	14 323 694	14 120 166	117 549 622	87 450 939
Short-term health insurance	5 219 812	4 919 305	5 120 515	4 587 500	1 629 286	1 404 230	219 936	153 223	1 977 575	1 383 273	4 208 235	4 111 004	224 567	4 351	18 599 926	16 562 886			18 599 926	16 562 886
Land vehicles insurance	47 541 153	28 541 714	48 907 819	48 705 119	219 089	27 853	1 326 813	710 845	14 866 644	4 502 085	45 976 591	9 975 343	2 157 258	10 284	160 995 367	92 473 243			160 995 367	92 473 243
Other vehicles insurance	743 154	232 187	284 104	283 550					783 814	122 815	58 095	-3 228	353 673		2 222 840	635 324			2 222 840	635 324
Goods in transit insurance	2 039 891	1 358 527	1 208 334	1 099 330	101 963	235 129			166 543	17 800	1 461 950	994 111	269 731	2 559	5 248 412	3 707 456			5 248 412	3 707 456
Property insurance	24 529 813	15 465 058	49 018 775	46 065 409	2 400	2 400	362 405	357 978	5 480 551	2 059 935	13 303 800	2 690 848	7 026 950	-147 072	99 724 694	66 494 556			99 724 694	66 494 556
Vehicle liability insurance	2 415 915	967 533	43 049	43 049	3 377 755	2 418 386			117 984	9 630	168	-199	62 158	2 854	6 017 029	3 441 253			6 017 029	3 441 253
General liability insurance	2 186 282	952 704	2 640 083	2 145 651					154 409	30 107	2 153 486	973 507	882 373	8 887	8 016 633	4 110 856			8 016 633	4 110 856
Insurance for pecuniary loss	1 605 869	668 108	375 946	408 152	41 500	41 500	580 406	237 407	576 497	394 883	2 318 559	-813 265	574 219	177 904	6 072 996	1 114 689			6 072 996	1 114 689
DIRECT INSURANCE	113 018 236	77 031 730	139 138 435	133 977 984	17 163 748	4 625 279	16 887 478	14 993 943	40 173 916	11 171 707	72 191 083	20 010 626	11 550 929	59 767	410 123 825	261 871 036	14 323 694	14 120 166	424 447 519	275 991 202
REINSURANCE													159 627		159 627		6 367 546	-146 823	6 527 173	-146 823
TOTAL	113 018 236	77 031 730	139 138 435	133 977 984	17 163 748	4 625 279	16 887 478	14 993 943	40 173 916	11 171 707	72 191 083	20 010 626	11 710 556	59 767	410 283 452	261 871 036	20 691 240	13 973 343	430 974 692	275 844 379
incl obligatory insurance	26 901 040	23 976 002	31 827 032	30 927 446	11 791 755	495 781	14 397 918	13 534 490	16 057 276	2 652 655	2 761 589	2 104 608	62 158	2 854	103 798 768	73 693 836	14 323 694	14 120 166	118 122 462	87 814 002

- 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, October—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	
	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	24 241 964	24 243 289	31 203 181	29 922 992	9 606 904	1 710 171	18 320 885	16 546 208	16 082 900	3 747 406	964 543	848 802			100 420 377	77 018 868	1 260 930	1 241 063	101 681 307	78 259 931
Short-term health insurance	2 496 678	2 480 416	2 196 827	1 988 113	12 542	12 542	48 174	42 949	696 905	573 245	927 331	908 116	33 542	6 852	6 411 999	6 012 233			6 411 999	6 012 233
Land vehicles insurance	27 995 828	17 827 108	29 807 684	30 027 565	172 960	110 024	443 641	231 801	9 472 311	2 742 014	31 467 219	7 266 010	1 377 258	79 759	100 736 901	58 284 281			100 736 901	58 284 281
Other vehicles insurance	674 846	318 519	10 536	10 536					69 000	69 000	-166 900	-230 951			587 482	167 104			587 482	167 104
Goods in transit insurance	351 488	135 142	127 236	127 236					491 401	29 551	-203 415	-207 291	91 616	8 916	858 326	93 554			858 326	93 554
Property insurance	12 935 008	7 279 337	20 938 088	18 402 368					837 243	-38 410	6 972 976	2 331 279	1 985 954	133 324	43 669 269	28 107 898			43 669 269	28 107 898
Vehicle liability insurance	452 988	175 830			635 320	327 295					-32 132	-26 533			1 056 176	476 592			1 056 176	476 592
General liability insurance	1 644 267	774 366	76 890	76 890					21 080	4 216	-323 258	-323 258			1 418 979	532 214			1 418 979	532 214
Insurance for pecuniary loss	-1 612 195	-1 622 225									-347 576	-347 576			-1 959 771	-1 969 801			-1 959 771	-1 969 801
DIRECT INSURANCE	69 180 872	51 611 782	84 360 442	80 555 700	10 427 726	2 160 032	18 812 700	16 820 958	27 670 840	7 127 022	39 258 788	10 218 598	3 488 370	228 851	253 199 738	168 722 943	1 260 930	1 241 063	254 460 668	169 964 006
REINSURANCE																	3 869 038	2 617 307	3 869 038	2 617 307
TOTAL	69 180 872	51 611 782	84 360 442	80 555 700	10 427 726	2 160 032	18 812 700	16 820 958	27 670 840	7 127 022	39 258 788	10 218 598	3 488 370	228 851	253 199 738	168 722 943	5 129 968	3 858 370	258 329 706	172 581 313
incl obligatory insurance	25 564 953	24 881 734	31 203 181	29 922 992	9 606 904	1 710 171	18 320 885	16 546 208	16 082 900	3 747 406	964 543	848 802	0	0	101 743 366	77 657 313	1 260 930	1 241 063	103 004 296	78 898 376

Gross premiums of non-life insurers, October—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	TOTAL
Motor TPL insurance	26 736 347	31 539 810	11 791 755	14 397 918	16 049 899	2 710 199	0	103 225 928	14 323 694	117 549 622
Short-term health insurance	5 219 812	5 120 515	1 629 286	219 936	1 977 575	4 208 235	224 567	18 599 926		18 599 926
Accident	1 849 298	3 566 237		104 230	577 593	2 479 798	126 443	8 703 599		8 703 599
Sickness								0		0
Travel	3 370 513	1 554 278	1 629 286	115 706	1 399 982	1 728 437	98 124	9 896 326		9 896 326
Land vehicles insurance	47 541 153	48 907 819	219 089	1 326 813	14 866 644	45 976 591	2 157 258	160 995 367		160 995 367
Railway rolling stock insurance		248 486			739 564		347 456	1 335 506		1 335 506
Aircraft insurance							6 217	6 217		6 217
Insurance for ships	743 154	35 618			44 250	58 095		881 117		881 117
Goods in transit insurance	2 039 891	1 208 334	101 963		166 543	1 461 950	269 731	5 248 412		5 248 412
Road transit	1 020 056	1 208 334	101 963		102 539	1 461 950	267 431	4 162 273		4 162 273
Railroad transit	148 024							148 024		148 024
Air cargo	259 954							259 954		259 954
Marine cargo	611 856				64 004		2 300	678 160		678 160
Property insurance (physical persons)	10 051 578	29 461 908	2 400	273 588	2 823 758	5 087 080	97 271	47 797 583		47 797 583
Fire and natural forces	6 783 367	20 120 977	2 400	199 612	182 132	1 780 478	92 407	29 161 373		29 161 373
Other property	3 268 210	9 340 931		73 976	2 641 626	3 306 602	4 864	18 636 209		18 636 209
incl animal insurance	242 994	238 935			7 385			489 314		489 314
Property insurance (legal persons)	14 478 235	19 556 867		88 817	2 656 793	8 216 720	6 929 679	51 927 111		51 927 111
Fire and natural forces	7 339 946	12 436 887		30 579	751 580	3 286 688	6 583 195	30 428 875		30 428 875
Other property	7 138 291	7 119 980		58 238	1 905 213	4 930 032	346 484	21 498 238		21 498 238
incl animal insurance		286 895			-1 150			285 745		285 745
Motor vehicle liability insurance	2 403 637	43 049	3 377 755		117 984			5 942 425		5 942 425
Aircraft liability insurance							62 158	62 158		62 158
Liability insurance for ships	12 278					168		12 446		12 446
General liability insurance	2 186 282	2 640 083			154 409	2 153 486	882 373	8 016 633		8 016 633
Employers liability	249 235	1 541 946				9 593		1 800 774		1 800 774
Public liability	951 619				129 719	2 024 277	882 373	3 987 988		3 987 988
Professional liability	966 304	1 088 060			24 690	115 994		2 195 048		2 195 048
Notaries liability	95 350	134 103			1 787			231 240		231 240
Auditors liability	69 343	153 119			5 590	51 390		279 442		279 442
Other professional liability	801 611	800 838			17 313	64 604		1 684 366		1 684 366
Product liability	19 124	10 077				3 622		32 823		32 823
Insurance for pecuniary loss	1 605 869	375 946	41 500	580 406	576 497	2 318 559	574 219	6 072 996		6 072 996
Credit insurance								0		0
Suretyship insurance	1 605 869	33 256	41 500	580 406	576 497			2 837 528		2 837 528
Miscellaneous financial loss insurance		342 690				2 318 559	574 219	3 235 468		3 235 468
Legal expenses insurance								0		0
DIRECT INSURANCE	113 018 236	139 138 435	17 163 748	16 887 478	40 173 916	72 191 083	11 550 929	410 123 825	14 323 694	424 447 519
REINSURANCE							159 627	159 627	6 367 546	6 527 173
TOTAL	113 018 236	139 138 435	17 163 748	16 887 478	40 173 916	72 191 083	11 710 556	410 283 452	20 691 240	430 974 692
incl obligatory insurance	26 901 040	31 827 032	11 791 755	14 397 918	16 057 276	2 761 589	62 158	103 798 768	14 323 694	118 122 462

- 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, October—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	TOTAL
Motor TPL insurance	24 241 964	31 203 181	9 606 904	18 320 885	16 082 900	964 543	0	100 420 377	1 260 930	101 681 307
Short-term health insurance	2 496 678	2 196 827	12 542	48 174	696 905	927 331	33 542	6 411 999		6 411 999
Accident	1 309 877	1 580 258		22 913	182 909	553 088	32 398	3 681 443		3 681 443
Sickness								0		0
Travel	1 186 801	616 569	12 542	25 261	513 996	374 243	1 144	2 730 556		2 730 556
Land vehicles insurance	27 995 828	29 807 684	172 960	443 641	9 472 311	31 467 219	1 377 258	100 736 901	0	100 736 901
Railway rolling stock insurance								0		0
Aircraft insurance								0		0
Insurance for ships	674 846	10 536			69 000	-166 900		587 482		587 482
Goods in transit insurance	351 488	127 236			491 401	-203 415	91 616	858 326		858 326
Road transit	80 741	127 236				-203 415	91 616	96 178		96 178
Railroad transit	25 762							25 762		25 762
Air cargo	119 117							119 117		119 117
Marine cargo	125 868				491 401			617 269		617 269
Property insurance (physical persons)	3 763 503	7 837 755			464 322	1 096 690	48 870	13 211 140		13 211 140
Fire and natural forces	2 177 722	5 475 406			320 098	915 773	243	8 889 242		8 889 242
Other property	1 585 781	2 362 349			144 224	180 917	48 627	4 321 898		4 321 898
incl animal insurance	185 944	108 546						294 490		294 490
Property insurance (legal persons)	9 171 505	13 100 333			372 921	5 876 286	1 937 084	30 458 129		30 458 129
Fire and natural forces	3 099 474	9 388 326			157 664	3 377 454	913 537	16 936 455		16 936 455
Other property	6 072 031	3 712 007			215 257	2 498 832	1 023 547	13 521 674		13 521 674
incl animal insurance		369 982						369 982		369 982
Motor vehicle liability insurance	452 988		635 320					1 088 308		1 088 308
Aircraft liability insurance								0		0
Liability insurance for ships						-32 132		-32 132		-32 132
General liability insurance	1 644 267	76 890			21 080	-323 258		1 418 979		1 418 979
Employers liability								0		0
Public liability	259 763				21 080	-347 492		-66 649		-66 649
Professional liability	1 384 504	76 890				24 234		1 485 628		1 485 628
Notaries liability	1 322 989							1 322 989		1 322 989
Auditors liability								0		0
Other professional liability	61 515	76 890				24 234		162 639		162 639
Product liability								0		0
Insurance for pecuniary loss	-1 612 195					-347 576		-1 959 771		-1 959 771
Credit insurance								0		0
Suretyship insurance	-1 612 195							-1 612 195		-1 612 195
Miscellaneous financial loss insurance						-347 576		-347 576		-347 576
Legal expenses insurance								0		0
DIRECT INSURANCE	69 180 871	84 360 442	10 427 726	18 812 700	27 670 840	39 258 788	3 488 370	253 199 737	1 260 930	254 460 667
REINSURANCE								0	3 869 038	3 869 038
TOTAL	69 180 871	84 360 442	10 427 726	18 812 700	27 670 840	39 258 788	3 488 370	253 199 737	5 129 968	258 329 705
incl obligatory insurance	25 564 953	31 203 181	9 606 904	18 320 885	16 082 900	964 543	0	101 743 366	1 260 930	103 004 296