

**Non-life insurance\***

(thousand kroons)

**August 2003**

|                                               |           | ERGO<br>Kindlustus | If Eesti<br>Kindlustus | Inges<br>Kindlustus | Nordea<br>Kindlustus | Salva<br>Kindlustus | Seesam<br>Kindlustus | Zürich<br>Kindlustus | ETIF**       | TOTAL          |
|-----------------------------------------------|-----------|--------------------|------------------------|---------------------|----------------------|---------------------|----------------------|----------------------|--------------|----------------|
| Motor TPL insurance                           | PR        | 10 458             | 17 015                 | 4 626               | 5 279                | 7 198               | 973                  |                      | 2 276        | 47 825         |
| incl membership fee to ETIF                   | PR        | 204                | 324                    | 91                  | 99                   | 136                 | 20                   |                      |              | 874            |
|                                               | CL        | 7 003              | 6 915                  | 2 943               | 2 990                | 2 864               | 290                  |                      | 340          | 23 345         |
| Accident and sickness                         | PR        | 517                | 1 095                  |                     | 14                   | 205                 | 772                  |                      |              | 2 603          |
|                                               | CL        | 173                | 424                    |                     | 17                   | 65                  | 247                  |                      |              | 926            |
| Travel insurance                              | PR        | 1 796              | 693                    | 852                 | 151                  | 943                 | 552                  | 11                   |              | 4 998          |
|                                               | CL        | 689                | 350                    | 12                  | 3                    | 255                 | 86                   |                      |              | 1 395          |
| Land vehicles insurance<br>(physical persons) | PR        | 3 366              | 6 475                  |                     | 272                  | 689                 | 4 046                |                      |              | 14 848         |
|                                               | CL        | 1 607              | 1 456                  |                     | 58                   | 417                 | 1 962                |                      |              | 5 500          |
| Land vehicles insurance<br>(legal persons)    | PR        | 14 847             | 13 730                 | 53                  | 317                  | 5 576               | 8 651                | 278                  |              | 43 452         |
|                                               | CL        | 7 304              | 8 247                  |                     | 90                   | 3 141               | 4 722                | 94                   |              | 23 598         |
| Other vehicles insurance                      | PR        | 243                | 32                     |                     |                      | 332                 | 14                   | 181                  |              | 802            |
|                                               | CL        |                    |                        |                     |                      |                     | 156                  |                      |              | 156            |
| Goods in transit insurance                    | PR        | 908                | 582                    | 28                  |                      | 49                  | 220                  | 20                   |              | 1 807          |
|                                               | CL        | (1)                |                        |                     |                      |                     |                      |                      |              | (1)            |
| Property insurance<br>(physical persons)      | PR        | 3 836              | 10 825                 |                     | 88                   | 890                 | 1 587                | 11                   |              | 17 237         |
|                                               | CL        | 763                | 2 305                  |                     |                      | 79                  | 72                   |                      |              | 3 219          |
| Property insurance<br>(legal persons)         | PR        | 4 583              | 6 447                  |                     | 27                   | 1 264               | 3 739                | 743                  |              | 16 803         |
|                                               | CL        | 1 075              | 3 837                  |                     | 13                   | 142                 | 835                  | 61                   |              | 5 963          |
| Vehicles liability insurance                  | PR        | 248                | 16                     | 709                 |                      | 2                   |                      |                      |              | 975            |
|                                               | CL        | 645                |                        | 421                 |                      |                     |                      |                      |              | 1 066          |
| General liability insurance                   | PR        | 915                | 1 411                  |                     |                      | 99                  | 419                  | 1 312                |              | 4 156          |
|                                               | CL        | 58                 | (2)                    |                     |                      | 15                  | 2                    |                      |              | 73             |
| Insurance for pecuniary loss                  | PR        | 333                | 151                    |                     | 158                  | 194                 | 224                  |                      |              | 1 060          |
|                                               | CL        |                    |                        |                     |                      |                     |                      |                      |              |                |
| <b>TOTAL</b>                                  | <b>PR</b> | <b>42 050</b>      | <b>58 472</b>          | <b>6 268</b>        | <b>6 306</b>         | <b>17 441</b>       | <b>21 197</b>        | <b>2 556</b>         | <b>2 276</b> | <b>156 566</b> |
|                                               | <b>CL</b> | <b>19 316</b>      | <b>23 532</b>          | <b>3 376</b>        | <b>3 171</b>         | <b>6 978</b>        | <b>8 372</b>         | <b>155</b>           | <b>340</b>   | <b>65 240</b>  |

(thousand kroons)

**January—August 2003**

|                                               |           | ERGO<br>Kindlustus | If Eesti<br>Kindlustus | Inges<br>Kindlustus | Nordea<br>Kindlustus | Salva<br>Kindlustus | Seesam<br>Kindlustus | Zürich<br>Kindlustus | ETIF**        | TOTAL            |
|-----------------------------------------------|-----------|--------------------|------------------------|---------------------|----------------------|---------------------|----------------------|----------------------|---------------|------------------|
| Motor TPL insurance                           | PR        | 99 385             | 141 929                | 40 840              | 50 091               | 65 532              | 8 596                |                      | 15 225        | 421 598          |
| incl membership fee to ETIF                   | PR        | 1 908              | 2 697                  | 804                 | 949                  | 1 260               | 171                  |                      |               | 7 789            |
|                                               | CL        | 52 772             | 68 339                 | 29 710              | 34 293               | 32 183              | 3 300                |                      | 3 274         | 223 871          |
| Accident and sickness                         | PR        | 6 495              | 11 318                 |                     | 249                  | 1 465               | 6 618                | 310                  |               | 26 455           |
|                                               | CL        | 1 852              | 4 170                  |                     | 222                  | 707                 | 2 076                | 102                  |               | 9 129            |
| Travel insurance                              | PR        | 12 147             | 5 699                  | 7 273               | 765                  | 6 056               | 5 851                | 271                  |               | 38 062           |
|                                               | CL        | 3 233              | 1 474                  | 99                  | 564                  | 2 263               | 2 262                | 78                   |               | 9 973            |
| Land vehicles insurance<br>(physical persons) | PR        | 28 368             | 51 459                 | 5                   | 2 002                | 4 783               | 29 516               |                      |               | 116 133          |
|                                               | CL        | 16 495             | 17 617                 | 5                   | 1 798                | 3 440               | 13 870               |                      |               | 53 225           |
| Land vehicles insurance<br>(legal persons)    | PR        | 121 436            | 118 846                | 356                 | 2 773                | 45 327              | 85 380               | 3 827                |               | 377 945          |
|                                               | CL        | 70 774             | 70 146                 | 91                  | 1 054                | 21 098              | 46 742               | 3 157                |               | 213 062          |
| Other vehicles insurance                      | PR        | 2 299              | 954                    |                     |                      | 3 443               | 198                  | 1 789                |               | 8 683            |
|                                               | CL        | 545                |                        |                     |                      | 30                  | 156                  |                      |               | 731              |
| Goods in transit insurance                    | PR        | 7 371              | 5 934                  | 175                 | 8                    | 476                 | 1 858                | 469                  |               | 16 291           |
|                                               | CL        | 445                | 37                     | 1 284               |                      |                     | 871                  | 16                   |               | 2 653            |
| Property insurance<br>(physical persons)      | PR        | 27 766             | 82 507                 | 6                   | 718                  | 7 135               | 12 506               | 391                  |               | 131 029          |
|                                               | CL        | 9 033              | 28 176                 | 45                  | 42                   | 2 808               | 2 196                | 72                   |               | 42 372           |
| Property insurance<br>(legal persons)         | PR        | 45 642             | 70 747                 | 21                  | 273                  | 9 510               | 27 073               | 15 735               |               | 169 001          |
|                                               | CL        | 15 160             | 26 590                 | 186                 | 13                   | 2 240               | 11 229               | 2 162                |               | 57 580           |
| Vehicles liability insurance                  | PR        | 7 656              | 176                    | 8 306               |                      | 237                 |                      |                      |               | 16 375           |
|                                               | CL        | 3 049              |                        | 1 923               |                      |                     |                      |                      |               | 4 972            |
| General liability insurance                   | PR        | 10 799             | 12 545                 |                     |                      | 1 072               | 4 034                | 7 305                |               | 35 755           |
|                                               | CL        | 2 120              | 8 863                  |                     |                      | 21                  | 6 847                |                      |               | 17 851           |
| Insurance for pecuniary loss                  | PR        | 3 308              | 5 655                  | 52                  | 1 653                | 1 638               | 2 658                |                      |               | 14 964           |
|                                               | CL        | (923)              |                        | 479                 |                      | 54                  | 82                   |                      |               | (308)            |
| <b>TOTAL</b>                                  | <b>PR</b> | <b>372 672</b>     | <b>507 769</b>         | <b>57 034</b>       | <b>58 532</b>        | <b>146 674</b>      | <b>184 288</b>       | <b>30 097</b>        | <b>15 225</b> | <b>1 372 291</b> |
|                                               | <b>CL</b> | <b>174 555</b>     | <b>225 412</b>         | <b>33 822</b>       | <b>37 986</b>        | <b>64 844</b>       | <b>89 631</b>        | <b>5 587</b>         | <b>3 274</b>  | <b>635 111</b>   |

PR - gross premiums (with reinsurance ceded)

CL - claims paid (total claims paid + claim handling expenses - subrogations, with reinsurance ceded)

\* Data is based on a monthly report "Kindlustus" of Statistical Office of Estonia  
(insurers submit the copy of this report also with Estonian Financial Supervision Authority)

\*\* ETIF — Estonian Traffic Insurance Foundation

**Life insurance\***

(thousand kroons)

**August 2003**

|                                 |    | ERGO-<br>Elukindlustus | Hansapanga<br>Kindlustus | Sampo<br>Elukindlustus | Seesam<br>Elukindlustus | Ühispanga<br>Elukindlustus | TOTAL  |
|---------------------------------|----|------------------------|--------------------------|------------------------|-------------------------|----------------------------|--------|
| Term and whole life assurance   | PR | 46                     | 571                      | 170                    | 239                     | 233                        | 1 259  |
|                                 | CL |                        | 11                       |                        |                         | 1                          | 12     |
| Endowment insurance             | PR | 2 262                  | 13 145                   | 2 550                  | 1 323                   | 8 015                      | 27 295 |
|                                 | CL | 330                    | 5 030                    | 70                     | 317                     | 763                        | 6 510  |
| incl insurance with tax benefit | PR | 1 122                  | 7 558                    | 1 486                  |                         | 3 853                      | 14 019 |
|                                 | CL | 35                     | 427                      | 28                     |                         | 347                        | 837    |
| Birth and marriage assurance    | PR |                        | 369                      |                        |                         | 17                         | 386    |
|                                 | CL |                        | 198                      |                        |                         |                            | 198    |
| Annuities                       | PR | 1 419                  | 125                      |                        | 3 978                   | 713                        | 6 235  |
|                                 | CL | 108                    | 15                       |                        | 156                     | 11                         | 290    |
| incl insurance with tax benefit | PR | 1 348                  | 122                      |                        | 3 978                   | 700                        | 6 148  |
|                                 | CL | 92                     | 15                       |                        | 156                     | 11                         | 274    |
| Unit linked life insurance      | PR |                        | 2 393                    | 110                    | 179                     | 764                        | 3 446  |
|                                 | CL |                        | 225                      |                        |                         | 217                        | 442    |
| incl insurance with tax benefit | PR |                        | 1 716                    | 35                     | 108                     | 109                        | 1 968  |
|                                 | CL |                        | 8                        |                        |                         | 13                         | 21     |
| Supplementary insurances        | PR | 305                    | 1 001                    | 81                     |                         | 396                        | 1 783  |
|                                 | CL | 27                     | 139                      | 18                     | 7                       | 66                         | 257    |
| <b>TOTAL</b>                    | PR | 4 032                  | 17 604                   | 2 911                  | 5 719                   | 10 138                     | 40 404 |
|                                 | CL | 465                    | 5 618                    | 88                     | 480                     | 1 058                      | 7 709  |
| incl insurance with tax benefit | PR | 2 470                  | 9 396                    | 1 521                  | 4 086                   | 4 662                      | 22 135 |
|                                 | CL | 127                    | 450                      | 28                     | 156                     | 371                        | 1 132  |

(thousand kroons)

**January—August 2003**

|                                 |    | ERGO-<br>Elukindlustus | Hansapanga<br>Kindlustus | Sampo<br>Elukindlustus | Seesam<br>Elukindlustus | Ühispanga<br>Elukindlustus | TOTAL   |
|---------------------------------|----|------------------------|--------------------------|------------------------|-------------------------|----------------------------|---------|
| Term and whole life assurance   | PR | 809                    | 4 587                    | 1 330                  | 2 175                   | 1 995                      | 10 896  |
|                                 | CL | 80                     | 214                      |                        | 9                       | 70                         | 373     |
| Endowment insurance             | PR | 19 486                 | 121 098                  | 20 248                 | 10 895                  | 61 330                     | 233 057 |
|                                 | CL | 3 109                  | 29 170                   | 353                    | 3 167                   | 4 496                      | 40 295  |
| incl insurance with tax benefit | PR | 9 429                  | 75 137                   | 12 366                 |                         | 30 068                     | 127 000 |
|                                 | CL | 856                    | 2 181                    | 132                    |                         | 1 805                      | 4 974   |
| Birth and marriage assurance    | PR |                        | 3 108                    |                        |                         | 107                        | 3 215   |
|                                 | CL |                        | 1 822                    |                        |                         | 30                         | 1 852   |
| Annuities                       | PR | 11 636                 | 1 113                    |                        | 32 072                  | 5 267                      | 50 088  |
|                                 | CL | 455                    | 188                      |                        | 1 823                   | 119                        | 2 585   |
| incl insurance with tax benefit | PR | 10 882                 | 1 088                    |                        | 32 072                  | 5 177                      | 49 219  |
|                                 | CL | 339                    | 183                      |                        | 1 823                   | 119                        | 2 464   |
| Unit linked life insurance      | PR |                        | 15 655                   | 1 278                  | 1 860                   | 12 778                     | 31 571  |
|                                 | CL |                        | 5 502                    |                        | 35                      | 3 680                      | 9 217   |
| incl insurance with tax benefit | PR |                        | 8 161                    | 204                    | 1 196                   | 1 303                      | 10 864  |
|                                 | CL |                        | 117                      |                        |                         | 371                        | 488     |
| Supplementary insurances        | PR | 2 093                  | 7 926                    | 673                    |                         | 3 099                      | 13 791  |
|                                 | CL | 303                    | 1 206                    | 193                    | 75                      | 758                        | 2 535   |
| <b>TOTAL</b>                    | PR | 34 024                 | 153 487                  | 23 529                 | 47 002                  | 84 576                     | 342 618 |
|                                 | CL | 3 947                  | 38 102                   | 546                    | 5 109                   | 9 153                      | 56 857  |
| incl insurance with tax benefit | PR | 20 311                 | 84 386                   | 12 570                 | 33 268                  | 36 548                     | 187 083 |
|                                 | CL | 1 195                  | 2 481                    | 132                    | 1 823                   | 2 295                      | 7 926   |

PR - gross premiums (with reinsurance ceded)

CL - claims paid (sums insured + surrenders + claim handling expenses, with reinsurance ceded)

\* Data is based on a monthly report "Kindlustus" of Statistical Office of Estonia

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