

Premiums of life insurers, January—March 2003 (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	7 692 095	7 482 633	39 262 935	38 617 244	7 351 376	7 091 628	4 987 261	4 701 938	23 275 684	22 482 490	82 569 351	80 375 933
Term and whole life assurance	516 683	459 867	1 461 324	1 192 006	489 567	387 149	868 255	621 009	790 875	631 669	4 126 704	3 291 700
Endowment insurance	7 175 412	7 022 766	37 801 611	37 425 238	6 861 809	6 704 479	4 119 006	4 080 929	22 484 809	21 850 821	78 442 647	77 084 233
Birth and marriage assurance			1 193 962	1 193 962					42 685	42 461	1 236 647	1 236 423
Annuities	3 739 399	3 739 399	447 164	447 164			11 603 178	11 600 598	1 828 895	1 828 895	17 618 636	17 616 056
Unit linked life insurance			5 106 090	5 100 635	249 695	249 050	412 064	412 064	2 148 969	2 148 969	7 916 818	7 910 718
Supplementary insurances	821 550	743 888	3 144 518	2 822 264	259 855	224 352		-2 765	1 131 743	1 010 251	5 357 666	4 797 990
TOTAL	12 253 044	11 965 920	49 154 669	48 181 269	7 860 926	7 565 030	17 002 503	16 711 835	28 427 976	27 513 066	114 699 118	111 937 120
incl insurances with tax benefit	4 360 115	4 360 115	23 413 540	23 161 870	4 318 381	4 168 111	11 869 950	11 867 370	13 120 282	12 800 028	57 082 268	56 357 494

Claims paid by life insurers, January—March 2003 (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	882 287	882 287	10 771 216	10 697 145	130 455	130 455	922 344	922 344	1 597 540	1 554 528	14 303 842	14 186 759
Term and whole life assurance	83 012	83 012	126 652	126 652			8 857	8 857	43 486	43 486	262 007	262 007
Endowment insurance	799 275	799 275	10 644 564	10 570 493	130 455	130 455	913 487	913 487	1 554 054	1 511 042	14 041 835	13 924 752
Birth and marriage assurance			703 440	703 440					21 159	21 159	724 599	724 599
Annuities	77 280	77 280	37 989	37 989			842 793	842 793	20 811	20 811	978 873	978 873
Unit linked life insurance			3 296 807	3 296 807					953 202	953 202	4 250 009	4 250 009
Supplementary insurances	105 205	105 205	559 894	559 894	44 487	44 487	6 175	6 175	218 545	218 545	934 306	934 306
TOTAL	1 064 772	1 064 772	15 369 346	15 295 275	174 942	174 942	1 771 312	1 771 312	2 811 257	2 768 245	21 191 629	21 074 546
incl insurances with tax benefit	321 614	321 614	845 775	806 062	33 287	33 287	842 793	842 793	787 914	744 902	2 831 383	2 748 658

Gross premiums and claims paid of life insurers, January—March 2003 (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	7 692 095	882 287	39 262 935	10 771 216	7 351 376	130 455	4 987 261	922 344	23 275 684	1 597 540	82 569 351	14 303 842
Term and whole life assurance	516 683	83 012	1 461 324	126 652	489 567		868 255	8 857	790 875	43 486	4 126 704	262 007
Term assurance	516 683	83 012	1 461 324	126 652	489 567		868 255	8 857	781 899	31 469	4 117 728	249 990
Whole life assurance									8 976	12 017	8 976	12 017
Endowment insurance	7 175 412	799 275	37 801 611	10 644 564	6 861 809	130 455	4 119 006	913 487	22 484 809	1 554 054	78 442 647	14 041 835
Pure endowment			10 433 462	4 256 925	2 221 888	44 175			1 798 457	258 331	14 453 807	4 559 431
incl endowment for children			10 433 462	4 256 925	2 221 888	44 175			1 798 457	258 331	14 453 807	4 559 431
Endowment insurance	7 175 412	799 275	27 368 149	6 387 639	4 639 921	86 280	4 119 006	913 487	20 686 352	1 295 723	63 988 840	9 482 404
incl endowment with tax benefit	3 428 782	245 975	20 475 683	771 162	4 258 786	33 287			10 587 448	657 084	38 750 699	1 707 508
Birth and marriage assurance			1 193 962	703 440					42 685	21 159	1 236 647	724 599
Birth assurance												
Marriage assurance			1 193 962	703 440					42 685	21 159	1 236 647	724 599
Annuities	3 739 399	77 280	447 164	37 989			11 603 178	842 793	1 828 895	20 811	17 618 636	978 873
incl annuities	931 333	75 639	437 077	34 753			11 603 178	842 793	1 790 568	20 811	14 762 156	973 996
with tax benefit												
Unit linked life insurance			5 106 090	3 296 807	249 695		412 064		2 148 969	953 202	7 916 818	4 250 009
incl unit linked life insurance			2 500 780	39 860	59 595		266 772		742 266	110 019	3 569 413	149 879
with tax benefit												
Supplementary insurances	821 550	105 205	3 144 518	559 894	259 855	44 487		6 175	1 131 743	218 545	5 357 666	934 306
Health rider as supplementary insurance	630 217	105 205	3 144 518	559 894	259 855	44 487		6 175	951 892	218 545	4 986 482	934 306
Accident rider as supplementary insurance	574 655	94 003	3 144 518	559 894	259 855	44 487		6 175	951 892	218 545	4 930 920	923 104
Sickness rider as supplementary insurance	55 562	11 202									55 562	11 202
Other supplementary insurances	191 333								179 851		371 184	
TOTAL	12 253 044	1 064 772	49 154 669	15 369 346	7 860 926	174 942	17 002 503	1 771 312	28 427 976	2 811 257	114 699 118	21 191 629
incl insurances with tax benefit	4 360 115	321 614	23 413 540	845 775	4 318 381	33 287	11 869 950	842 793	13 120 282	787 914	57 082 268	2 831 383

Premiums of non-life insurers, January—March 2003 (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	39 413 745	20 261 581	52 164 931	51 313 380	15 116 252	2 156 799	20 439 643	19 414 966	24 898 098	6 364 154	3 477 518	704 202			155 510 187	100 215 082	8 299 656	8 113 797	163 809 843	108 328 879
Short-term health insurance	6 763 801	6 029 409	7 447 228	7 286 548	1 403 129	1 331 174	239 445	170 921	2 794 254	1 978 386	5 202 070	5 018 415	481 935	68	24 331 862	21 814 921			24 331 862	21 814 921
Land vehicles insurance	51 756 929	34 432 505	61 925 498	61 512 025	134 511	102 219	1 472 671	752 525	17 083 155	5 178 560	43 007 124	8 385 091	2 259 516	0	177 639 404	110 362 925			177 639 404	110 362 925
Other vehicles insurance	601 624	163 202	245 662	244 606					1 856 663	196 803	24 975		1 106 541	146	3 835 465	604 757			3 835 465	604 757
Goods in transit insurance	2 572 586	1 217 680	2 338 304	2 283 865	78 421	59 096	7 480	7 480	201 984	-46 172	577 988	512 063	219 054		5 995 817	4 034 012			5 995 817	4 034 012
Property insurance	26 223 786	15 787 983	56 485 740	53 138 320	22 890	14 890	359 121	191 338	5 407 611	1 862 669	15 833 540	4 652 070	9 475 292	530	113 807 980	75 647 800			113 807 980	75 647 800
Vehicle liability insurance	3 262 830	1 387 602			3 824 827	2 865 935			110 825	50 084	1 314		174 291	453	7 374 087	4 304 074			7 374 087	4 304 074
General liability insurance	4 160 864	1 709 542	5 461 036	4 226 371					442 558	90 588	1 678 382	398 707	4 109 811		15 852 651	6 425 208			15 852 651	6 425 208
Insurance for pecuniary loss	1 345 975	496 117	3 503 224	3 362 765	30 400	30 400	604 725	261 849	828 678	230 655	366 735	76 514	1 007 993		7 687 730	4 458 300			7 687 730	4 458 300
DIRECT INSURANCE	136 102 140	81 485 621	189 571 623	183 367 880	20 610 430	6 560 513	23 123 085	20 799 079	53 623 826	15 905 727	70 169 646	19 747 062	18 834 433	1 197	512 035 183	327 867 079	8 299 656	8 113 797	520 334 839	335 980 876
REINSURANCE													23 313	6 786	23 313	6 786	3 370 318	40 898	3 393 631	47 684
TOTAL	136 102 140	81 485 621	189 571 623	183 367 880	20 610 430	6 560 513	23 123 085	20 799 079	53 623 826	15 905 727	70 169 646	19 747 062	18 857 746	7 983	512 058 496	327 873 865	11 669 974	8 154 695	523 728 470	336 028 560
incl obligatory insurance	40 391 387	20 554 873	52 304 703	51 453 152	15 116 252	2 156 799	20 439 643	19 414 966	24 921 433	6 368 821	3 477 518	704 202	174 291	453	156 825 227	100 653 266	8 299 656	8 113 797	165 124 883	108 767 063

- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 1,9% of companies' motor TPL gross premiums, and the 1,9% is non-included in the data of companies

Claims paid by non-life insurers, January—March 2003 (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	23 931 967	20 964 870	29 043 735	28 555 268	11 105 490	2 124 767	16 437 704	16 215 596	11 249 107	2 503 984	1 095 014	1 054 046			92 863 017	71 418 531	1 231 690	1 219 330	94 094 707	72 637 861
Short-term health insurance	1 832 318	1 822 016	1 986 328	1 804 154	13 340	13 340	300 579	140 583	674 302	551 609	1 939 969	1 900 781	104 095	5 590	6 850 931	6 238 073			6 850 931	6 238 073
Land vehicles insurance	40 061 552	24 302 681	39 326 103	39 326 103	96 414	96 414	1 450 146	780 378	8 675 934	2 607 700	29 083 443	6 810 589	574 072	37 522	119 267 664	73 961 387			119 267 664	73 961 387
Other vehicles insurance	44 748	-5 953							20 000	20 000	1 925	1 925			66 673	15 972			66 673	15 972
Goods in transit insurance	375 607	17 639	-47	-47	1 284 604	128 728			203 713	190 720			4 130	4 130	1 868 007	341 170			1 868 007	341 170
Property insurance	11 838 976	8 250 234	19 387 088	18 076 577	231 712	56 683	20 900	20 900	2 210 628	1 005 740	7 308 066	2 273 478	649 712	38 791	41 647 082	29 722 403			41 647 082	29 722 403
Vehicle liability insurance	1 396 779	501 113			890 783	454 020									2 287 562	955 133			2 287 562	955 133
General liability insurance	412 564	305 179	2 547 935	1 496 694					5 212	1 042	6 765 053	305 474			9 730 764	2 108 389			9 730 764	2 108 389
Insurance for pecuniary loss	38 913	35 678			478 980	478 980					296	296			518 189	514 954			518 189	514 954
DIRECT INSURANCE	79 933 424	56 193 457	92 291 142	89 258 749	14 101 323	3 352 932	18 209 329	17 157 457	22 835 183	6 690 075	46 397 479	12 537 309	1 332 009	86 033	275 099 889	185 276 012	1 231 690	1 219 330	276 331 579	186 495 342
REINSURANCE																	5 005 092	4 997 712	5 005 092	4 997 712
TOTAL	79 933 424	56 193 457	92 291 142	89 258 749	14 101 323	3 352 932	18 209 329	17 157 457	22 835 183	6 690 075	46 397 479	12 537 309	1 332 009	86 033	275 099 889	185 276 012	6 236 782	6 217 042	281 336 671	191 493 054
incl obligatory insurance	24 005 345	21 008 897	29 043 735	28 555 268	11 105 490	2 124 767	16 437 704	16 215 596	11 249 107	2 503 984	1 095 014	1 054 046	0	0	92 936 395	71 462 558	1 231 690	1 219 330	94 168 085	72 681 888

Gross premiums of non-life insurers, January—March 2003 (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	39 413 745	52 164 931	15 116 252	20 439 643	24 898 098	3 477 518	0	155 510 187	8 299 656	163 809 843
Short-term health insurance	6 763 801	7 447 228	1 403 129	239 445	2 794 254	5 202 070	481 935	24 331 862		24 331 862
Accident	2 240 052	5 456 724		111 481	653 971	2 738 422	310 080	11 510 730		11 510 730
Sickness								0		0
Travel	4 523 749	1 990 504	1 403 129	127 964	2 140 283	2 463 648	171 855	12 821 132		12 821 132
Land vehicles insurance	51 756 929	61 925 498	134 511	1 472 671	17 083 155	43 007 124	2 259 516	177 639 404		177 639 404
Railway rolling stock insurance					1 856 355		1 050 153	2 906 508		2 906 508
Aircraft insurance							56 388	56 388		56 388
Insurance for ships	601 624	245 662			308	24 975		872 569		872 569
Goods in transit insurance	2 572 586	2 338 304	78 421	7 480	201 984	577 988	219 054	5 995 817		5 995 817
Road transit	1 286 293	2 338 304	75 681	7 480	114 024	577 988	219 054	4 618 824		4 618 824
Railroad transit	269 370				87 960			357 330		357 330
Air cargo	245 148							245 148		245 148
Marine cargo	771 776		2 740					774 516		774 516
Property insurance (physical persons)	8 895 525	28 151 091	1 600	244 310	2 333 373	4 294 813	341 960	44 262 672		44 262 672
Fire and natural forces	6 226 868	19 867 067	1 600	177 369	150 503	2 147 406	324 862	28 895 675		28 895 675
Other property	2 668 658	8 284 024		66 941	2 182 870	2 147 407	17 098	15 366 998		15 366 998
incl animal insurance		189 504			3 363			192 867		192 867
Property insurance (legal persons)	17 328 261	28 334 649	21 290	114 811	3 074 238	11 538 727	9 133 332	69 545 308		69 545 308
Fire and natural forces	9 703 826	11 554 029	21 290	59 128	860 787	3 846 242	8 676 665	34 721 967		34 721 967
Other property	7 624 435	16 780 620		55 683	2 213 451	7 692 485	456 667	34 823 341		34 823 341
incl animal insurance	208 894	375 776			5 197			589 867		589 867
Motor vehicle liability insurance	3 233 129		3 824 827		110 825			7 168 781		7 168 781
Aircraft liability insurance							174 291	174 291		174 291
Liability insurance for ships	29 701					1 314		31 015		31 015
General liability insurance	4 160 864	5 461 036			442 558	1 678 382	4 109 811	15 852 651		15 852 651
Employers liability	355 602	186 400						542 002		542 002
Public liability	1 056 588	451 751			296 287	1 675 025	4 109 811	7 589 462		7 589 462
Professional liability	2 699 550	731 612			146 271			3 577 433		3 577 433
Notaries liability	838 725	75 996						914 721		914 721
Auditors liability	138 917	63 776			23 335			226 028		226 028
Other professional liability	1 721 908	591 840			122 936			2 436 684		2 436 684
Product liability	49 124	4 091 273				3 357		4 143 754		4 143 754
Insurance for pecuniary loss	1 345 975	3 503 224	30 400	604 725	828 678	366 735	1 007 993	7 687 730		7 687 730
Credit insurance								0		0
Suretyship insurance	1 345 975	18 880	30 400	604 725	828 678			2 828 658		2 828 658
Miscellaneous financial loss insurance		3 484 344				366 735	1 007 993	4 859 072		4 859 072
Legal expenses insurance								0		0
DIRECT INSURANCE	136 102 140	189 571 623	20 610 430	23 123 085	53 623 826	70 169 646	18 834 433	512 035 183	8 299 656	520 334 839
REINSURANCE							23 313	23 313	3 370 318	3 393 631
TOTAL	136 102 140	189 571 623	20 610 430	23 123 085	53 623 826	70 169 646	18 857 746	512 058 496	11 669 974	523 728 470
incl obligatory insurance	40 391 387	52 304 703	15 116 252	20 439 643	24 921 433	3 477 518	174 291	156 825 227	8 299 656	165 124 883

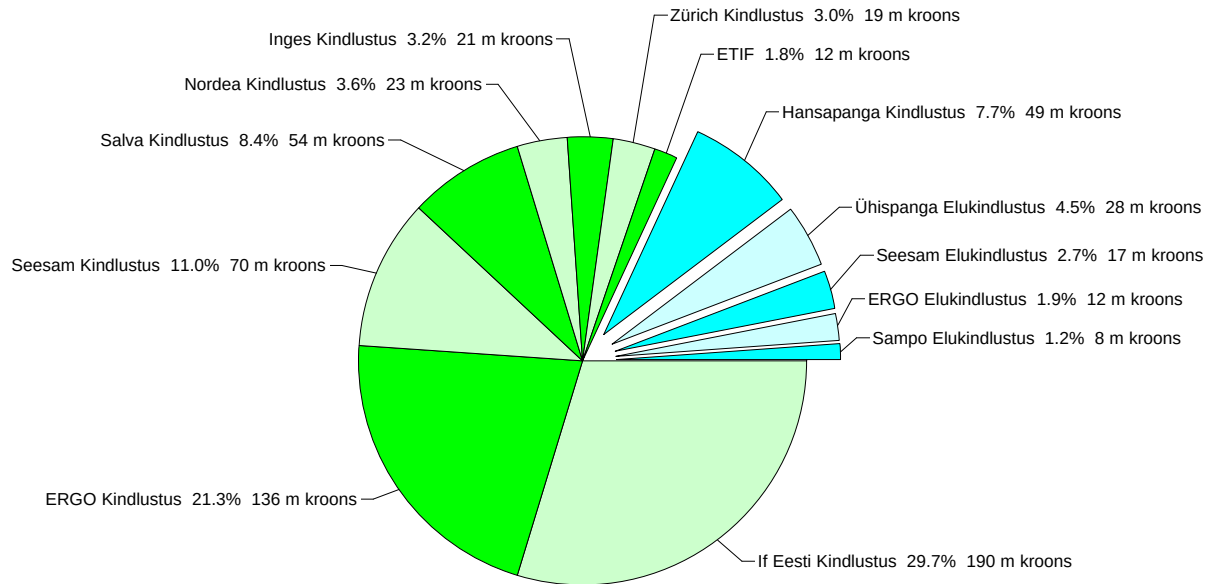
- Data of Estonian Traffic Insurance Foundation (ETIF) include the extractions of 1,9% of companies' motor TPL gross premiums, and the 1,9% is non-included in the data of companies

Gross claims paid by non-life insurers, January—March 2003 (kroons)

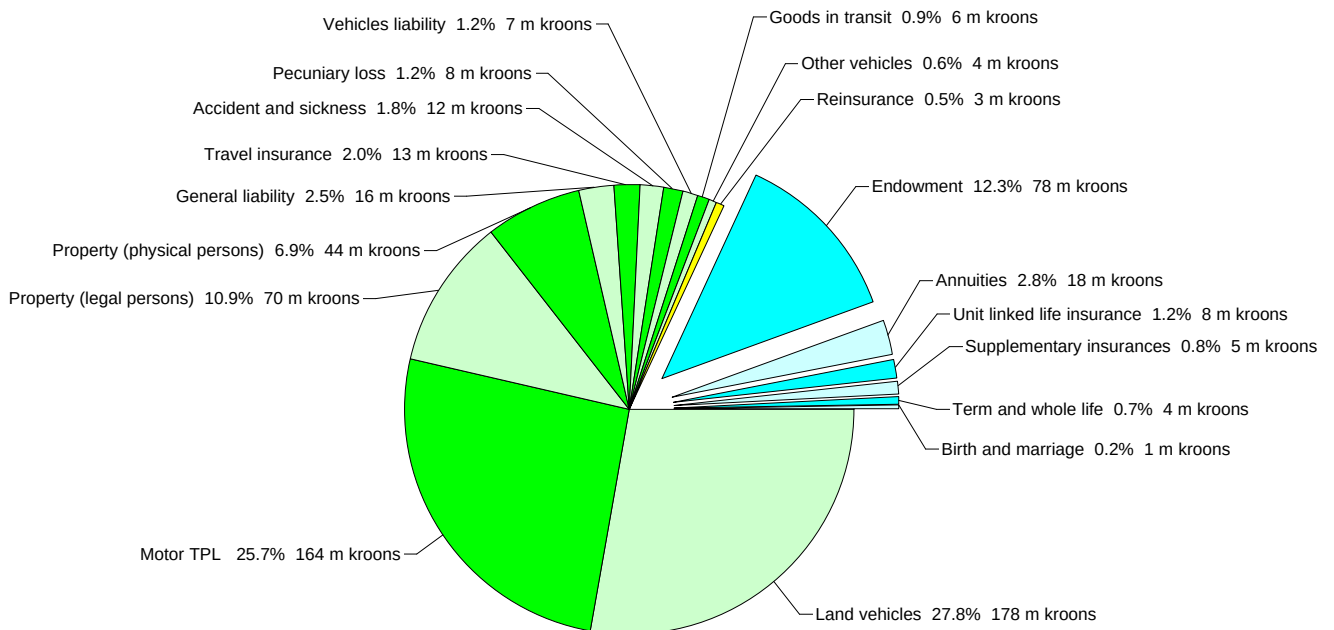
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordea Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance Foundation	TOTAL
Motor TPL insurance	23 931 967	29 043 735	11 105 490	16 437 704	11 249 107	1 095 014	0	92 863 017	1 231 690	94 094 707
Short-term health insurance	1 832 318	1 986 328	13 340	300 579	674 302	1 939 969	104 095	6 850 931		6 850 931
Accident	739 021	1 390 623		58 577	191 670	854 164	33 605	3 267 660		3 267 660
Sickness								0		0
Travel	1 093 298	595 705	13 340	242 002	482 632	1 085 805	70 490	3 583 272		3 583 272
Land vehicles insurance	40 061 552	39 326 103	96 414	1 450 146	8 675 934	29 083 443	574 072	119 267 664	0	119 267 664
Railway rolling stock insurance								0		0
Aircraft insurance								0		0
Insurance for ships	44 748				20 000	1 925		66 673		66 673
Goods in transit insurance	375 607	-47	1 284 604			203 713	4 130	1 868 007		1 868 007
Road transit	593 834	-47	1 284 604			203 713	4 130	2 086 234		2 086 234
Railroad transit								0		0
Air cargo	34 019							34 019		34 019
Marine cargo	-252 246							-252 246		-252 246
Property insurance (physical persons)	4 826 905	10 549 495	45 627	20 900	1 505 323	694 276	3 844	17 646 370		17 646 370
Fire and natural forces	3 190 405	7 445 094	45 627	20 900	1 252 705	694 276		12 649 007		12 649 007
Other property	1 636 500	3 104 401			252 618		3 844	4 997 363		4 997 363
incl animal insurance		141 808						141 808		141 808
Property insurance (legal persons)	7 012 071	8 837 593	186 085		705 305	6 613 790	645 868	24 000 712		24 000 712
Fire and natural forces	1 635 276	3 603 708	186 085		175 269	6 613 790	326 630	12 540 758		12 540 758
Other property	5 376 795	5 233 885			530 036		319 238	11 459 954		11 459 954
incl animal insurance	116 823	291 963						408 786		408 786
Motor vehicle liability insurance	1 396 779		890 783					2 287 562		2 287 562
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	412 564	2 547 935			5 212	6 765 053		9 730 764		9 730 764
Employers liability	148 978	2 571						151 549		151 549
Public liability	164 134	836			5 212	6 765 053		6 935 235		6 935 235
Professional liability	99 451	31 865						131 316		131 316
Notaries liability	73 378							73 378		73 378
Auditors liability								0		0
Other professional liability	26 073	31 865						57 938		57 938
Product liability		2 512 663						2 512 663		2 512 663
Insurance for pecuniary loss	38 913		478 980			296		518 189		518 189
Credit insurance								0		0
Suretyship insurance	38 913		478 980					517 893		517 893
Miscellaneous financial loss insurance						296		296		296
Legal expenses insurance								0		0
DIRECT INSURANCE	79 933 424	92 291 142	14 101 323	18 209 329	22 835 183	46 397 479	1 332 009	275 099 889	1 231 690	276 331 579
REINSURANCE								0	5 005 092	5 005 092
TOTAL	79 933 424	92 291 142	14 101 323	18 209 329	22 835 183	46 397 479	1 332 009	275 099 889	6 236 782	281 336 671
incl obligatory insurance	24 005 345	29 043 735	11 105 490	16 437 704	11 249 107	1 095 014	0	92 936 395	1 231 690	94 168 085

Gross premiums, January—March 2003 (Total — 638 million kroons)

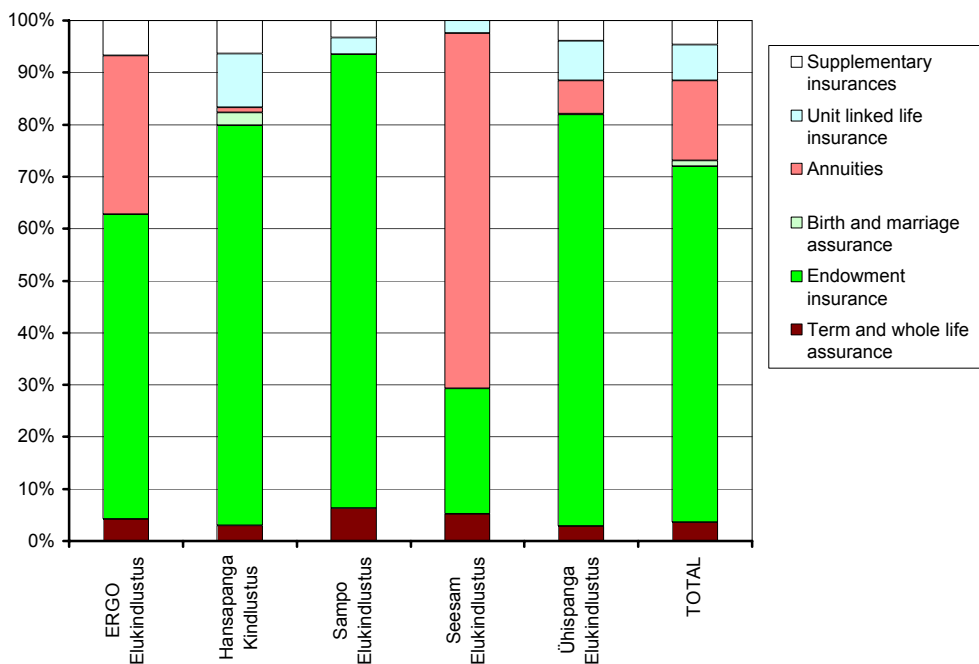
Per insurer



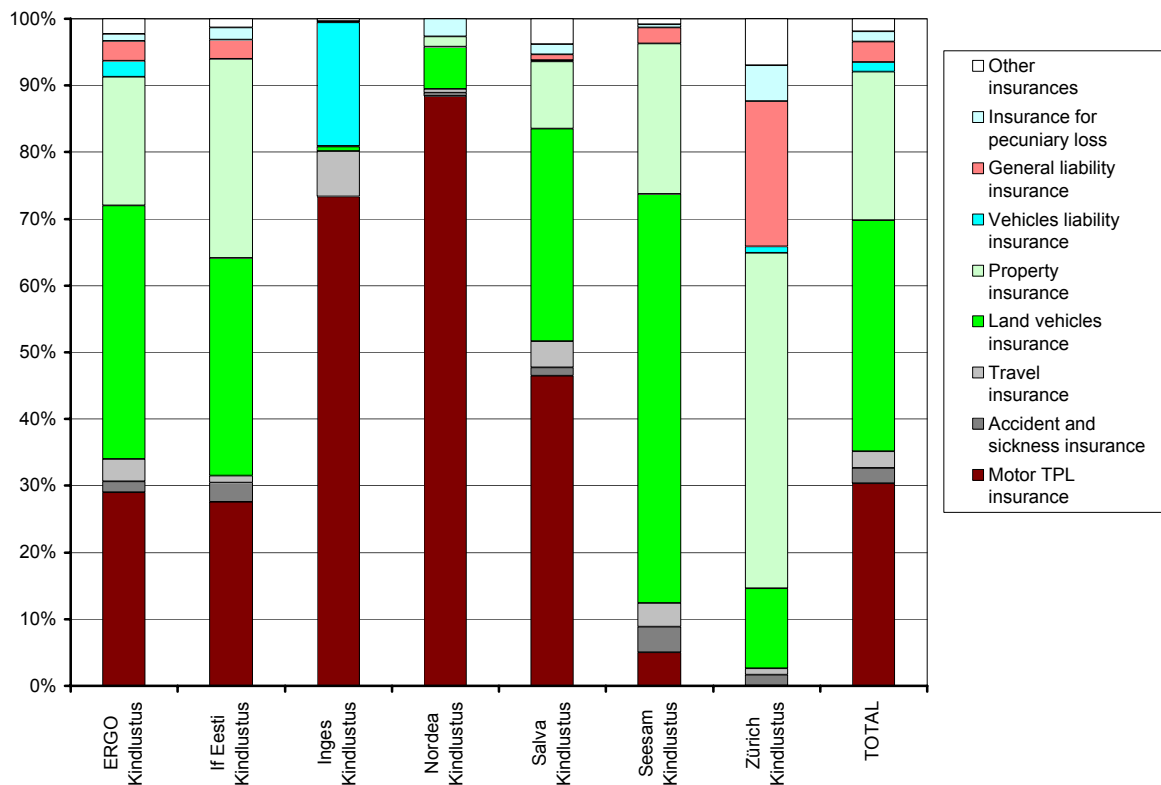
By lines of business



Structure of life insurance gross premiums by company, January—March 2003



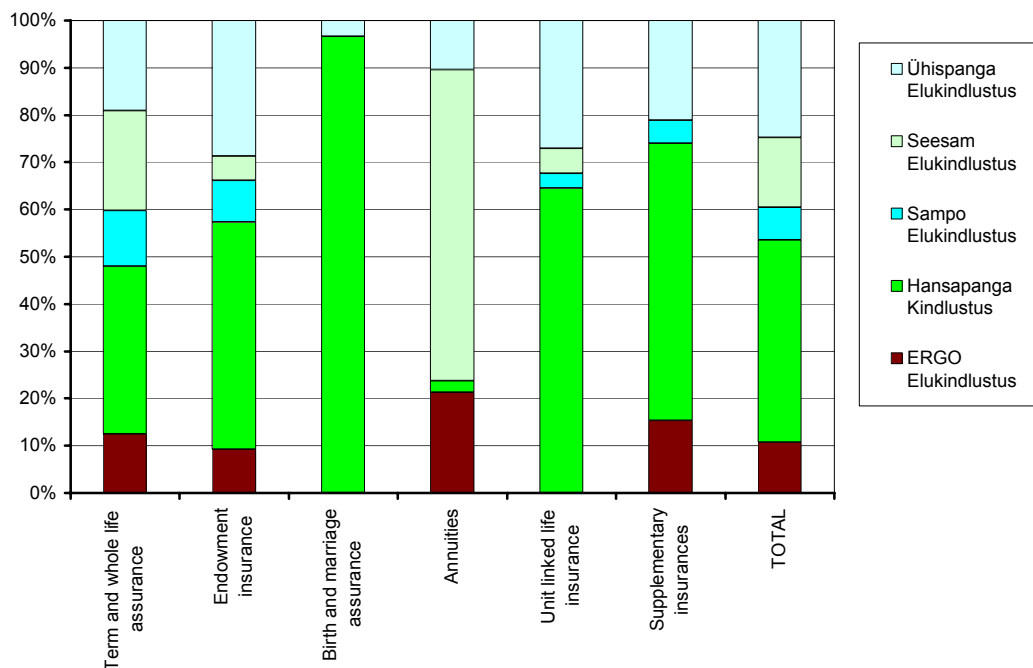
Structure of non-life insurance gross premiums by company, January—March 2003



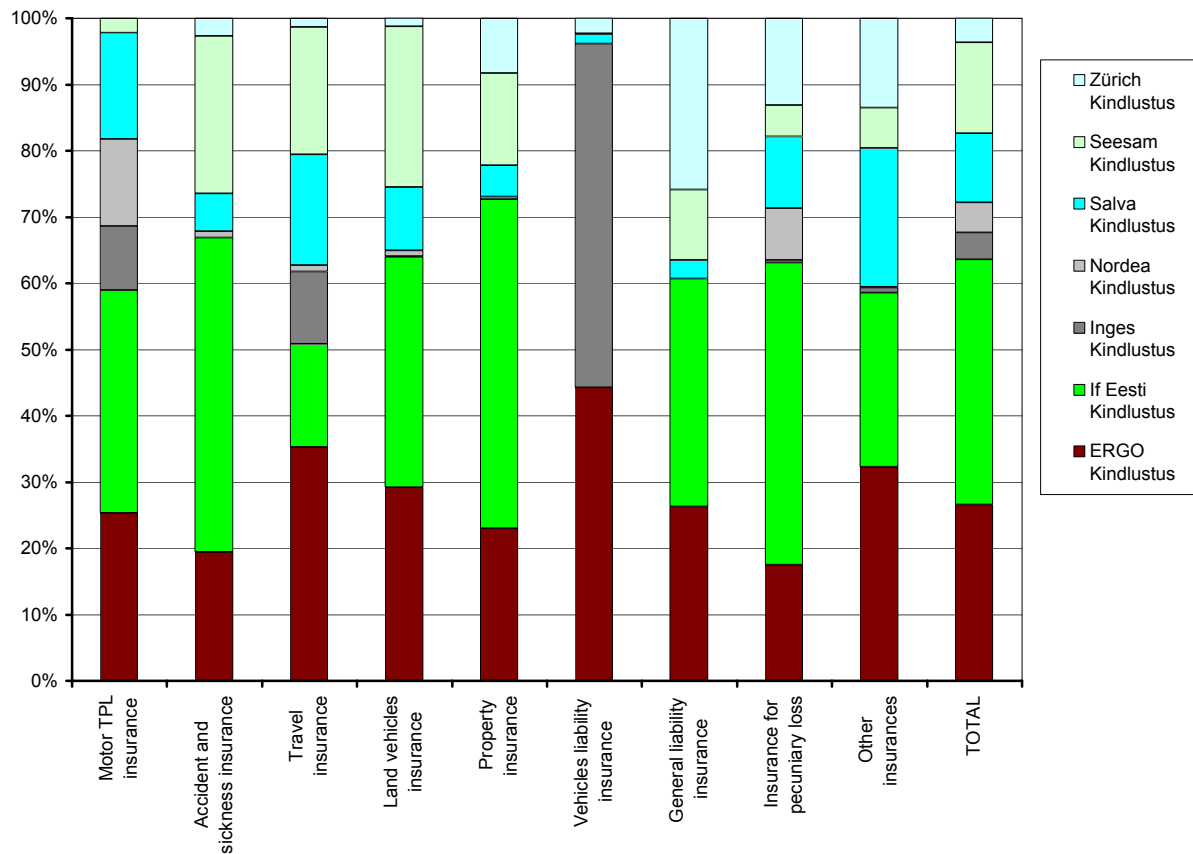
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

Structure of life insurance gross premiums by lines of business, January—March 2003



Structure of non-life insurance gross premiums by lines of business, January—March 2003



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation