

Non-life insurance*

(thousand kroons)

January 2004

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus**	Salva Kindlustus	Seesam Kindlustus	Zürich Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	20 074	31 195	6 988	9 026	14 014	2 037		1 553	84 887
incl membership fee to ETIF	PR	485	749	187	197	330	52			2 000
	CL	8 988	10 909	4 100	2 866	4 349	606		488	32 306
Accident and sickness	PR	826	2 733		6	311	1 152			5 028
	CL	214	404		3	53	188			862
Travel insurance	PR	1 521	1 148	432	85	1 106	798	(5)		5 085
	CL	339	220	10	204	97	175	2		1 047
Land vehicles insurance	PR	3 278	8 279		352	770	4 634			17 313
(physical persons)	CL	1 747	2 482		80	301	1 485			6 095
Land vehicles insurance	PR	17 785	22 028	163	544	7 411	10 903	134		58 968
(legal persons)	CL	9 704	10 748		119	5 380	3 591	286		29 828
Other vehicles insurance	PR	193	1 007			713	12			1 925
	CL	22								22
Goods in transit insurance	PR	779	1 964	39		31	277			3 090
	CL	(142)	405							263
Property insurance	PR	3 560	10 150	1	70	925	2 010			16 716
(physical persons)	CL	674	2 072			114	498			3 358
Property insurance	PR	7 240	17 929		46	1 279	4 081	40		30 615
(legal persons)	CL	6 099	4 187			481	1 784	20		12 571
Vehicles liability insurance	PR	1 709	22	1 787		11				3 529
	CL	151		159						310
General liability insurance	PR	1 910	3 133			291	1 182			6 516
	CL	117	101			1	1 000			1 219
Insurance for pecuniary loss	PR	439	4 079		149	122	404			5 193
	CL	275								275
TOTAL	PR	59 314	103 667	9 410	10 278	26 984	27 490	169	1 553	238 865
	CL	28 188	31 528	4 269	3 272	10 776	9 327	308	488	88 156

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 with Estonian Financial Supervision Authority)

** The name of Nordea Kindlustuse Eesti AS was changed to Nordicum Kindlustuse Eesti AS on 16 January 2004

*** ETIF — Estonian Traffic Insurance Foundation

Life insurance*

(thousand kroons)

January 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispanga Elukindlustus	TOTAL
Term and whole life assurance	PR	125	707	174	455	226	1 687
	CL		43			3	46
Endowment insurance	PR	2 427	14 427	2 846	1 297	8 735	29 732
	CL	220	3 732	118	143	636	4 849
incl insurance with tax benefit	PR	1 150	8 287	1 645		4 382	15 464
	CL	16	351	91		153	611
Birth and marriage assurance	PR		366			12	378
	CL		371				371
Annuities	PR	1 373	122		4 221	752	6 468
	CL	35	7		277	15	334
incl insurance with tax benefit	PR	1 317	118		4 220	740	6 395
	CL	34	7		277	15	333
Unit linked life insurance	PR		3 348	13 125	433	6 714	23 620
	CL		542	96	4	163	805
incl insurance with tax benefit	PR		1 007	313	255	101	1 676
	CL		147		4	33	184
Supplementary insurances	PR	317	1 198	65		425	2 005
	CL	42	90	6	24	148	310
TOTAL	PR	4 242	20 168	16 210	6 406	16 864	63 890
	CL	297	4 785	220	448	965	6 715
incl insurance with tax benefit	PR	2 467	9 412	1 958	4 475	5 223	23 535
	CL	50	505	91	281	201	1 128

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
(insurers submit the copy of this report with Estonian Financial Supervision Authority)

** The name of Hansapanga Kindlustuse AS was changed to AS Hansa Elukindlustus on 6 February 2004