

Non-life insurance*

(thousand kroons)

April 2004

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus**	Salva Kindlustus	Seesam Kindlustus	Zürich Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	14 076	25 417	7 437	6 580	11 592	1 703		1 524	68 329
incl membership fee to ETIF	PR	340	610	173	151	290	42			1 606
	CL	9 624	11 976	4 245	3 025	8 772	702		307	38 651
Accident and sickness	PR	1 707	1 383		11	197	970			4 268
	CL	438	512		2	123	1 184			2 259
Travel insurance	PR	1 252	816	808	139	726	642			4 383
	CL	593	216	8	1	303	218			1 339
Land vehicles insurance (physical persons)	PR	3 237	10 777		289	524	6 038			20 865
	CL	2 720	1 776		147	267	2 059			6 969
Land vehicles insurance (legal persons)	PR	19 442	19 782	198	708	6 610	12 961			59 701
	CL	10 908	13 097	6	179	4 404	5 729	10		34 333
Other vehicles insurance	PR	252	42			806	31			1 131
	CL	15								15
Goods in transit insurance	PR	891	603	25		41	352			1 912
	CL	54	9				26			89
Property insurance (physical persons)	PR	4 196	10 826		102	956	2 372			18 452
	CL	1 233	2 784		8	231	247			4 503
Property insurance (legal persons)	PR	10 206	10 583	4	39	1 388	4 760	28		27 008
	CL	1 489	1 417		22	638	4 871	(15)		8 422
Vehicles liability insurance	PR	1 305	45	1 297		51				2 698
	CL	311		233						544
General liability insurance	PR	1 017	1 368			(1)	1 010			3 394
	CL	171	155			6	3			335
Insurance for pecuniary loss	PR	397	1 152	22	128	252	539			2 490
	CL	(266)	12			412				158
TOTAL	PR	57 978	82 794	9 791	7 996	23 142	31 378	28	1 524	214 631
	CL	27 290	31 954	4 492	3 384	15 156	15 039	(5)	307	97 617

(thousand kroons)

January—April 2004

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Motor TPL insurance	PR	56 523	93 423	25 601	25 042	42 578	6 641		6 116	255 924
incl membership fee to ETIF	PR	1 363	2 242	618	577	1 025	163			5 988
	CL	35 448	47 167	15 647	13 766	26 984	2 680		1 553	143 245
Accident and sickness	PR	3 777	7 814		44	904	3 544			16 083
	CL	1 218	2 189		15	383	3 207	236		7 248
Travel insurance	PR	5 743	5 268	2 449	425	3 505	2 929	(5)		20 314
	CL	1 463	1 203	92	276	882	1 083	2		5 001
Land vehicles insurance (physical persons)	PR	14 383	36 346		1 237	2 404	19 788			74 158
	CL	9 188	9 173		641	1 736	8 695			29 433
Land vehicles insurance (legal persons)	PR	70 221	76 444	431	2 045	25 071	41 788	228		216 228
	CL	44 861	49 372	23	516	19 540	20 211	477		135 000
Other vehicles insurance	PR	879	1 068			2 246	64			4 257
	CL	994								994
Goods in transit insurance	PR	3 947	3 641	124		116	1 019			8 847
	CL	260	358				135			753
Property insurance (physical persons)	PR	15 130	42 008	7	329	3 687	8 068			69 229
	CL	4 427	12 449		33	580	2 725			20 214
Property insurance (legal persons)	PR	29 379	49 781	24	161	5 476	18 439	(233)		103 027
	CL	23 312	12 395		22	1 492	9 668	31		46 920
Vehicles liability insurance	PR	4 985	135	4 823		135				10 078
	CL	1 229		678						1 907
General liability insurance	PR	5 305	16 734			399	3 456			25 894
	CL	585	364			7	6 854			7 810
Insurance for pecuniary loss	PR	1 758	7 443	22	743	846	2 457			13 269
	CL	(262)	12			440				190
TOTAL	PR	212 030	340 105	33 481	30 026	87 367	108 193	(10)	6 116	817 308
	CL	122 723	134 682	16 440	15 269	52 044	55 258	746	1 553	398 715

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)

April 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	71	845	177	358	231	1 682
	CL		202			90	292
Endowment insurance	PR	2 710	13 833	2 838	1 283	10 962	31 626
	CL	421	4 223	271	381	759	6 055
incl insurance with tax benefit	PR	1 347	8 210	1 685		4 941	16 183
	CL	47	902	158		248	1 355
Birth and marriage assurance	PR		346			14	360
	CL		379				379
Annuities	PR	1 933	133		4 080	782	6 928
	CL	166	2		147	26	341
incl insurance with tax benefit	PR	1 789	132		4 080	771	6 772
	CL	160	2		147	26	335
Unit linked life insurance	PR		37 569	3 564	558	10 434	52 125
	CL		483	5		422	910
incl insurance with tax benefit	PR		1 045	568	309	262	2 184
	CL		27	5			32
Supplementary insurances	PR	334	1 263	80		491	2 168
	CL	647	154	40	12	61	914
TOTAL	PR	5 048	53 989	6 659	6 279	22 914	94 889
	CL	1 234	5 443	316	540	1 358	8 891
incl insurance with tax benefit	PR	3 136	9 387	2 253	4 389	5 974	25 139
	CL	207	931	163	147	274	1 722

(thousand kroons)

January—April 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	634	3 071	735	1 386	991	6 817
	CL		421		260	186	867
Endowment insurance	PR	10 447	56 771	11 000	5 204	37 423	120 845
	CL	1 545	15 196	965	1 852	3 036	22 594
incl insurance with tax benefit	PR	5 092	33 145	6 736		18 384	63 357
	CL	273	1 728	412		814	3 227
Birth and marriage assurance	PR		1 403			54	1 457
	CL		1 369			3	1 372
Annuities	PR	6 986	502		16 226	3 059	26 773
	CL	382	141		832	95	1 450
incl insurance with tax benefit	PR	6 107	492		16 225	3 014	25 838
	CL	366	40		832	95	1 333
Unit linked life insurance	PR		55 761	24 702	2 017	20 543	103 023
	CL		1 423	201	7	6 518	8 149
incl insurance with tax benefit	PR		4 399	1 496	1 160	729	7 784
	CL		202	5	7	206	420
Supplementary insurances	PR	1 311	4 899	293		1 811	8 314
	CL	798	451	150	66	387	1 852
TOTAL	PR	19 378	122 407	36 730	24 833	63 881	267 229
	CL	2 725	19 001	1 316	3 017	10 225	36 284
incl insurance with tax benefit	PR	11 199	38 036	8 232	17 385	22 127	96 979
	CL	639	1 970	417	839	1 115	4 980

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