

Non-life insurance*

(thousand kroons)

May 2004

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus**	Salva Kindlustus	Seesam Kindlustus	Zürich Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	14 232	24 464	5 007	5 688	10 138	1 565		475	61 569
incl membership fee to ETIF	PR	346	587	137	129	238	36			1 473
	CL	7 435	13 134	3 095	2 638	5 846	803		157	33 108
Accident and sickness	PR	808	1 231		27	231	725			3 022
	CL	350	472			137	224			1 183
Travel insurance	PR	1 303	774	1 058	47	1 046	558			4 786
	CL	365	279	4		200	233			1 081
Land vehicles insurance (physical persons)	PR	4 187	11 089		358	228	5 327			21 189
	CL	2 491	2 117		155	272	2 083			7 118
Land vehicles insurance (legal persons)	PR	17 376	19 056	64	745	8 154	9 188			54 583
	CL	8 343	11 073		1 217	4 065	5 492	3		30 193
Other vehicles insurance	PR	296	32			598	63			989
	CL	121				9				130
Goods in transit insurance	PR	1 026	698	58		86	127			1 995
	CL	3 243	27				8 462	29		11 761
Property insurance (physical persons)	PR	4 604	12 803	6	110	1 128	1 923			20 574
	CL	1 682	4 088			3	266			6 039
Property insurance (legal persons)	PR	6 324	9 646		114	2 179	4 903			23 166
	CL	2 875	6 704			2 045	1 470	94		13 188
Vehicles liability insurance	PR	722	87	742		(34)				1 517
	CL	818		178						996
General liability insurance	PR	1 194	1 512			103	350			3 159
	CL	222	184			10	2			418
Insurance for pecuniary loss	PR	605	622	12	207	268	2 508			4 222
	CL	169								169
TOTAL	PR	52 677	82 014	6 947	7 296	24 125	27 237		475	200 771
	CL	28 114	38 078	3 277	4 010	12 587	19 035	126	157	105 384

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Motor TPL insurance	PR	70 755	117 887	30 608	30 730	52 716	8 206		6 591	317 493
incl membership fee to ETIF	PR	1 709	2 829	755	706	1 263	199			7 461
	CL	42 883	60 301	18 742	16 404	32 830	3 483		636	175 279
Accident and sickness	PR	4 585	9 045		71	1 135	4 269			19 105
	CL	1 568	2 661		15	520	3 431	236		8 431
Travel insurance	PR	7 046	6 042	3 507	472	4 551	3 487	(5)		25 100
	CL	1 828	1 482	96	276	1 082	1 316	2		6 082
Land vehicles insurance (physical persons)	PR	18 570	47 435		1 595	2 632	25 115			95 347
	CL	11 679	11 290		796	2 008	10 778			36 551
Land vehicles insurance (legal persons)	PR	87 597	95 500	495	2 790	33 225	50 976	228		270 811
	CL	53 204	60 445	23	1 733	23 605	25 703	480		165 193
Other vehicles insurance	PR	1 175	1 100			2 844	127			5 246
	CL	1 115				9				1 124
Goods in transit insurance	PR	4 973	4 339	182		202	1 146			10 842
	CL	3 503	385				8 597	29		12 514
Property insurance (physical persons)	PR	19 734	54 811	13	439	4 815	9 991			89 803
	CL	6 109	16 537		33	583	2 991			26 253
Property insurance (legal persons)	PR	35 703	59 427	24	275	7 655	23 342	(233)		126 193
	CL	26 187	19 099		22	3 537	11 138	125		60 108
Vehicles liability insurance	PR	5 707	222	5 565		101				11 595
	CL	2 047		856						2 903
General liability insurance	PR	6 499	18 246			502	3 806			29 053
	CL	807	548			17	6 856			8 228
Insurance for pecuniary loss	PR	2 363	8 065	34	950	1 114	4 965			17 491
	CL	(93)	12			440				359
TOTAL	PR	264 707	422 119	40 428	37 322	111 492	135 430	(10)	6 591	1 018 079
	CL	150 837	172 760	19 717	19 279	64 631	74 293	872	636	503 025

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)

May 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	76	1 267	189	328	220	2 080
	CL		32			12	44
Endowment insurance	PR	2 833	13 997	2 751	1 342	10 921	31 844
	CL	533	4 285	103	596	528	6 045
incl insurance with tax benefit	PR	1 370	8 346	1 712		4 881	16 309
	CL	294	1 049	89		245	1 677
Birth and marriage assurance	PR		335			11	346
	CL		219				219
Annuities	PR	2 071	125		3 895	772	6 863
	CL	48	1		235	10	294
incl insurance with tax benefit	PR	1 789	124		3 893	762	6 568
	CL	38	1		167	10	216
Unit linked life insurance	PR		14 147	2 012	528	2 060	18 747
	CL		173		6	274	453
incl insurance with tax benefit	PR		1 700	355	264	91	2 410
	CL		4			13	17
Supplementary insurances	PR	319	1 335	75		456	2 185
	CL	156	269	8	56	60	549
TOTAL	PR	5 299	31 206	5 027	6 093	14 440	62 065
	CL	737	4 979	111	893	884	7 604
incl insurance with tax benefit	PR	3 159	10 170	2 067	4 157	5 734	25 287
	CL	332	1 054	89	167	268	1 910

(thousand kroons)

January—May 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	710	4 338	924	1 714	1 211	8 897
	CL		453		260	198	911
Endowment insurance	PR	13 280	70 768	13 751	6 546	48 344	152 689
	CL	2 078	19 481	1 068	2 448	3 564	28 639
incl insurance with tax benefit	PR	6 462	41 491	8 448		23 265	79 666
	CL	567	2 777	501		1 059	4 904
Birth and marriage assurance	PR		1 738			65	1 803
	CL		1 588			3	1 591
Annuities	PR	9 057	627		20 121	3 831	33 636
	CL	430	142		1 067	105	1 744
incl insurance with tax benefit	PR	7 896	616		20 118	3 776	32 406
	CL	404	41		999	105	1 549
Unit linked life insurance	PR		69 908	26 714	2 545	22 603	121 770
	CL		1 596	201	13	6 792	8 602
incl insurance with tax benefit	PR		6 099	1 851	1 424	820	10 194
	CL		206	5	7	219	437
Supplementary insurances	PR	1 630	6 234	368		2 267	10 499
	CL	954	720	158	122	447	2 401
TOTAL	PR	24 677	153 613	41 757	30 926	78 321	329 294
	CL	3 462	23 980	1 427	3 910	11 109	43 888
incl insurance with tax benefit	PR	14 358	48 206	10 299	21 542	27 861	122 266
	CL	971	3 024	506	1 006	1 383	6 890

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