

Non-life insurance*

(thousand kroons)

August 2004

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus**	Salva Kindlustus	Seesam Kindlustus	Zürich Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	10 327	18 968	4 822	4 610	7 187	1 774		331	48 019
incl membership fee to ETIF	PR	249	455	112	110	173	47			1 146
	CL	5 377	12 002	4 766	2 006	4 314	636		5	29 106
Accident and sickness	PR	484	1 207		8	169	673			2 541
	CL	168	385		23	76	294			946
Travel insurance	PR	1 578	1 067	912	198	1 314	615			5 684
	CL	669	219	20	2	167	185			1 262
Land vehicles insurance (physical persons)	PR	3 118	9 684	6	364	565	6 951			20 688
	CL	506	2 115		253	237	2 597			5 708
Land vehicles insurance (legal persons)	PR	15 224	16 622	2	581	7 525	11 074			51 028
	CL	8 495	10 179	9	194	3 124	4 677			26 678
Other vehicles insurance	PR	222	17			903	13			1 155
	CL	2 317								2 317
Goods in transit insurance	PR	1 149	586	40		54	265			2 094
	CL	32								32
Property insurance (physical persons)	PR	4 640	12 173	1	107	1 177	2 221			20 319
	CL	1 355	2 615			76	750			4 796
Property insurance (legal persons)	PR	10 323	9 277	14	50	1 638	2 761			24 063
	CL	2 630	1 509			826	59	147		5 171
Vehicles liability insurance	PR	489	29	614		6				1 138
	CL	438		23						461
General liability insurance	PR	622	1 903			103	531			3 159
	CL	1 163	147				(5)			1 305
Insurance for pecuniary loss	PR	171	399		225	138	338			1 271
	CL	4					678			682
TOTAL	PR	48 347	71 932	6 411	6 143	20 779	27 216		331	181 159
	CL	23 154	29 171	4 818	2 478	8 820	9 871	147	5	78 464

(thousand kroons)

January—August 2004

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus**	Salva Kindlustus	Seesam Kindlustus	Zürich Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	104 110	179 438	46 808	45 721	77 272	13 805		7 629	474 783
incl membership fee to ETIF	PR	2 499	4 306	1 138	1 069	1 858	330			11 200
	CL	59 618	93 844	30 797	31 373	58 221	5 437		1 221	280 511
Accident and sickness	PR	6 244	12 915		129	1 701	6 596			27 585
	CL	2 283	4 385		72	804	4 467	296		12 307
Travel insurance	PR	11 834	9 454	7 494	1 205	8 105	5 337	(5)		43 424
	CL	3 425	2 540	187	293	1 622	2 001	2		10 070
Land vehicles insurance (physical persons)	PR	28 118	78 018	26	2 845	5 042	43 862			157 911
	CL	13 907	18 610		2 267	2 894	17 632			55 310
Land vehicles insurance (legal persons)	PR	137 283	150 811	749	4 981	53 562	83 704	228		431 318
	CL	78 806	93 722	32	2 327	32 531	38 614	534		246 566
Other vehicles insurance	PR	2 432	1 252			4 796	234			8 714
	CL	3 811				9				3 820
Goods in transit insurance	PR	7 940	5 954	297		292	1 975			16 458
	CL	3 531	386				8 558	35		12 510
Property insurance (physical persons)	PR	33 863	92 827	13	802	8 502	16 291			152 298
	CL	9 581	26 205		51	847	4 351			41 035
Property insurance (legal persons)	PR	63 895	91 212	38	450	12 047	33 113	(233)		200 522
	CL	30 759	29 078		32	5 295	24 738	452		90 354
Vehicles liability insurance	PR	8 406	328	8 221		291				17 246
	CL	2 729		994						3 723
General liability insurance	PR	10 089	24 387			694	5 389			40 559
	CL	2 139	3 915			53	6 874			12 981
Insurance for pecuniary loss	PR	3 275	9 812	34	1 762	1 566	6 102			22 551
	CL	(71)	12		7	391	678			1 017
TOTAL	PR	417 489	656 408	63 680	57 895	173 870	216 408	(10)	7 629	1 593 369
	CL	210 518	272 697	32 010	36 422	102 667	113 350	1 319	1 221	770 204

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)

August 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	79	955	209	256	214	1 713
	CL		40		1	106	147
Endowment insurance	PR	2 716	15 372	2 594	1 362	11 527	33 571
	CL	432	3 106	121	380	901	4 940
incl insurance with tax benefit	PR	1 390	9 229	1 608		4 900	17 127
	CL	102	730	72		75	979
Birth and marriage assurance	PR		323			12	335
	CL		180				180
Annuities	PR	1 791	119		3 878	755	6 543
	CL	122	2		514	17	655
incl insurance with tax benefit	PR	1 602	117		3 875	746	6 340
	CL	112	2		514	7	635
Unit linked life insurance	PR		4 779	1 308	829	2 103	9 019
	CL		723	1	2	423	1 149
incl insurance with tax benefit	PR		1 245	519	384	87	2 235
	CL		18		2		20
Supplementary insurances	PR	332	1 356	61		468	2 217
	CL	29	163	9	9	91	301
TOTAL	PR	4 918	22 904	4 172	6 325	15 079	53 398
	CL	583	4 214	131	906	1 538	7 372
incl insurance with tax benefit	PR	2 992	10 591	2 127	4 259	5 733	25 702
	CL	214	750	72	516	82	1 634

(thousand kroons)

January—August 2004

		ERGO- Elukindlustus	Hansa Elukindlustus**	Sampo Elukindlustus	Seesam Elukindlustus	Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	912	7 035	1 553	2 569	1 851	13 920
	CL		525		261	309	1 095
Endowment insurance	PR	21 567	115 681	21 758	10 608	80 603	250 217
	CL	2 886	29 451	1 579	3 672	5 909	43 497
incl insurance with tax benefit	PR	10 689	68 554	13 405		38 359	131 007
	CL	703	4 104	742		1 443	6 992
Birth and marriage assurance	PR		2 719			103	2 822
	CL		2 251			3	2 254
Annuities	PR	14 191	981		32 543	6 131	53 846
	CL	650	150		2 190	191	3 181
incl insurance with tax benefit	PR	12 660	965		32 500	6 034	52 159
	CL	605	49		2 121	181	2 956
Unit linked life insurance	PR		95 447	34 882	4 668	32 395	167 392
	CL		2 831	432	89	13 882	17 234
incl insurance with tax benefit	PR		10 190	3 686	2 399	1 093	17 368
	CL		294	5	51	250	600
Supplementary insurances	PR	2 534	10 210	570		3 671	16 985
	CL	1 105	1 143	216	196	678	3 338
TOTAL	PR	39 204	232 073	58 763	50 388	124 754	505 182
	CL	4 641	36 351	2 227	6 408	20 972	70 599
incl insurance with tax benefit	PR	23 349	79 709	17 091	34 899	45 486	200 534
	CL	1 308	4 447	747	2 172	1 874	10 548

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

Premiums of life insurers, January—August 2004 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	Ühispanga Elukind- lustus	TOTAL	Share of total premiums
1. Term and whole life assurance	912	7 035	1 553	2 569	1 851	13 920	2,8%
2. Endowment insurance	21 567	115 681	21 758	10 608	80 603	250 217	49,5%
incl. endowment	10 689	68 554	13 405		38 359	131 007	25,9%
with tax benefit							
3. Birth and marriage assurance		2 719			103	2 822	0,6%
4. Annuities	14 191	981		32 543	6 131	53 846	10,7%
incl. annuities	12 660	965		32 500	6 034	52 159	10,3%
with tax benefit							
5. Unit linked life insurance		95 447	34 882	4 668	32 395	167 392	33,1%
incl. unit linked life insurance		10 190	3 686	2 399	1 093	17 368	3,4%
with tax benefit							
6. Supplementary insurances	2 534	10 210	570		3 671	16 985	3,4%
TOTAL	39 204	232 073	58 763	50 388	124 754	505 182	100,0%
incl. insurance	23 349	79 709	17 091	34 899	45 486	200 534	39,7%
with tax benefit							
Share of total premiums	7,8%	45,9%	11,6%	10,0%	24,7%	100,0%	

Claims paid of life insurers, January—August 2004 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	Ühispanga Elukind- lustus	TOTAL
1. Term and whole life assurance		525		261	309	1 095
2. Endowment insurance	2 886	29 451	1 579	3 672	5 909	43 497
incl. endowment	703	4 104	742		1 443	6 992
with tax benefit						
3. Birth and marriage assurance		2 251			3	2 254
4. Annuities	650	150		2 190	191	3 181
incl. annuities	605	49		2 121	181	2 956
with tax benefit						
5. Unit linked life insurance		2 831	432	89	13 882	17 234
incl. unit linked life insurance		294	5	51	250	600
with tax benefit						
6. Supplementary insurances	1 105	1 143	216	196	678	3 338
TOTAL	4 641	36 351	2 227	6 408	20 972	70 599
incl. insurance	1 308	4 447	747	2 172	1 874	10 548
with tax benefit						

Premiums of non-life insurers, January—August 2004 (thousand kroons)

Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	TOTAL OF COMPANIES	Estonian Traffic Ins. Foundation	TOTAL	Share of total premiums
1. Motor TPL insurance	101 611	175 132	45 670	44 652	75 414	13 475		455 954	18 829	474 783	29,8%
2. Accident and sickness insurance	6 244	12 915		129	1 701	6 596		27 585		27 585	1,7%
3. Travel insurance	11 834	9 454	7 494	1 205	8 105	5 337	-5	43 424		43 424	2,7%
4. Land vehicles insurance, physical persons	28 118	78 018	26	2 845	5 042	43 862		157 911		157 911	9,9%
5. Land vehicles insurance, legal persons	137 283	150 811	749	4 981	53 562	83 704	228	431 318		431 318	27,1%
6. Motor vehicle liability insurance	2 432	1 252			4 796	234		8 714		8 714	0,5%
7. Goods in transit insurance	7 940	5 954	297		292	1 975		16 458		16 458	1,0%
8. Property insurance, physical persons	33 863	92 827	13	802	8 502	16 291		152 298		152 298	9,6%
9. Property insurance, legal persons	63 895	91 212	38	450	12 047	33 113	-233	200 522		200 522	12,6%
10. Vehicles liability insurance	8 406	328	8 221		291			17 246		17 246	1,1%
11. General liability insurance	10 089	24 387			694	5 389		40 559		40 559	2,5%
12. Insurance for pecuniary loss	3 275	9 812	34	1 762	1 566	6 102		22 551		22 551	1,4%
TOTAL	414 990	652 102	62 542	56 826	172 012	216 078	-10	1 574 540	18 829	1 593 369	100,0%
Share of total premiums	26,0%	40,8%	3,9%	3,6%	10,8%	13,6%	0,0%	98,8%	1,2%	100,0%	

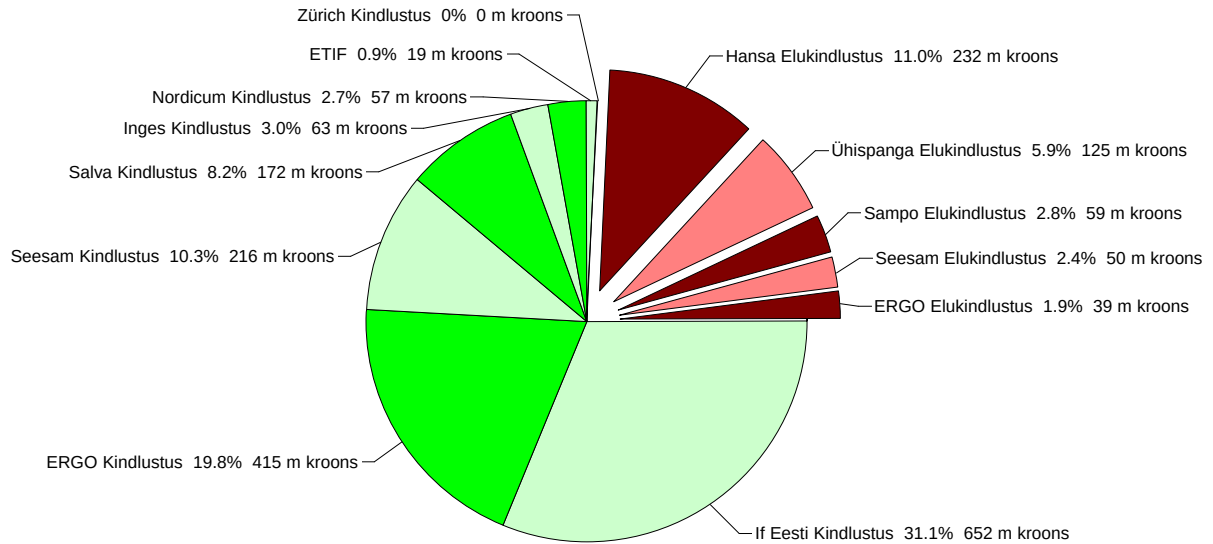
Claims paid of non-life insurers, January—August 2004 (thousand kroons)

Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	TOTAL OF COMPANIES	Estonian Traffic Ins. Foundation	TOTAL
1. Motor TPL insurance	59 618	93 844	30 797	31 373	58 221	5 437		279 290	1 221	280 511
2. Accident and sickness insurance	2 283	4 385		72	804	4 467	296	12 307		12 307
3. Travel insurance	3 425	2 540	187	293	1 622	2 001	2	10 070		10 070
4. Land vehicles insurance, physical persons	13 907	18 610		2 267	2 894	17 632		55 310		55 310
5. Land vehicles insurance, legal persons	78 806	93 722	32	2 327	32 531	38 614	534	246 566		246 566
6. Motor vehicle liability insurance	3 811				9			3 820		3 820
7. Goods in transit insurance	3 531	386				8 558	35	12 510		12 510
8. Property insurance, physical persons	9 581	26 205		51	847	4 351		41 035		41 035
9. Property insurance, legal persons	30 759	29 078		32	5 295	24 738	452	90 354		90 354
10. Vehicles liability insurance	2 729		994					3 723		3 723
11. General liability insurance	2 139	3 915			53	6 874		12 981		12 981
12. Insurance for pecuniary loss	-71	12		7	391	678		1 017		1 017
TOTAL	210 518	272 697	32 010	36 422	102 667	113 350	1 319	768 983	1 221	770 204

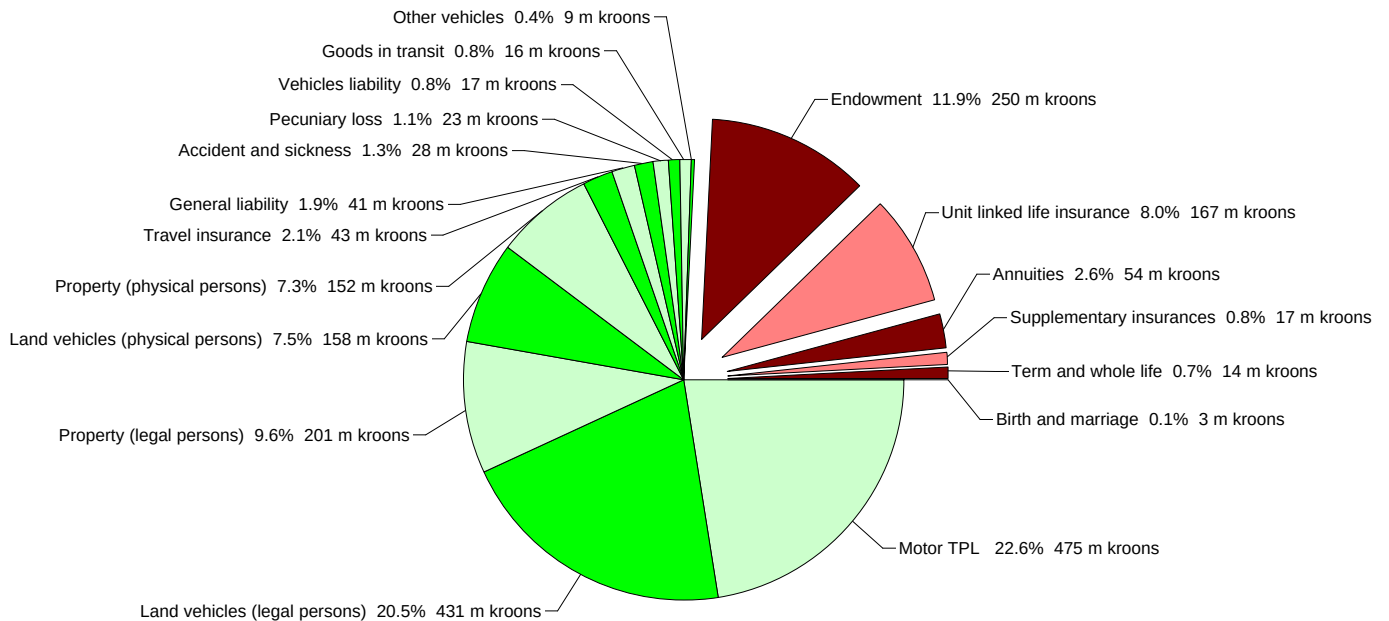
* Data of Estonian Traffic Insurance Foundation include the membership fee from companies, and this fee is non-included in the data of companies

Gross premiums, January—August 2004 (Total — 2.1 billion kroons)

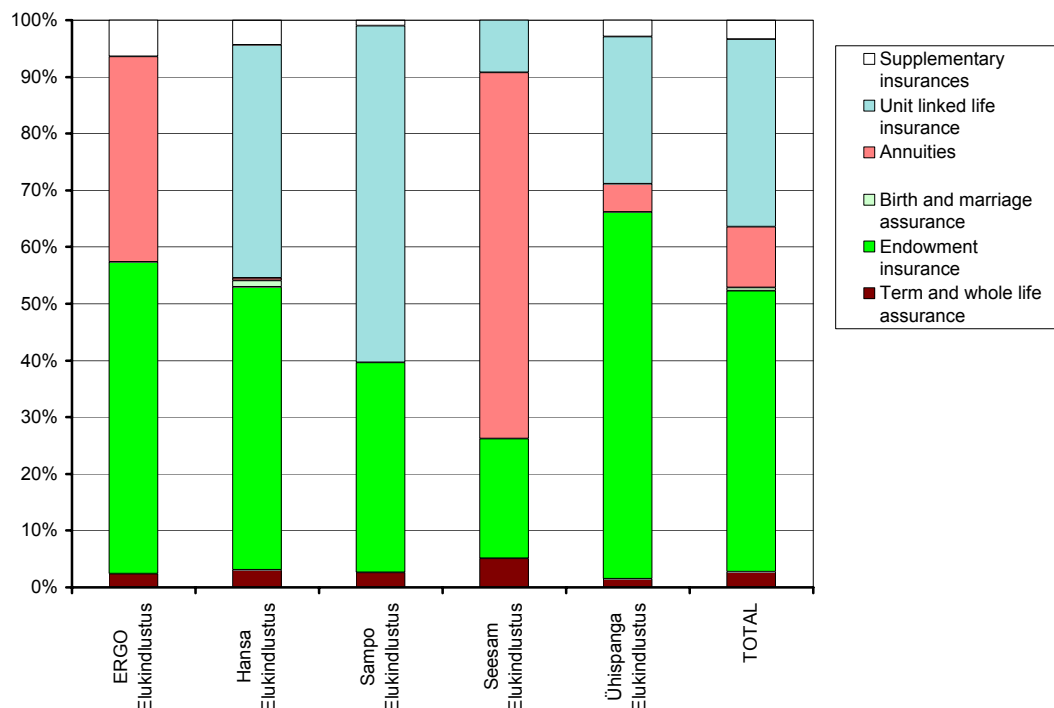
Per insurer



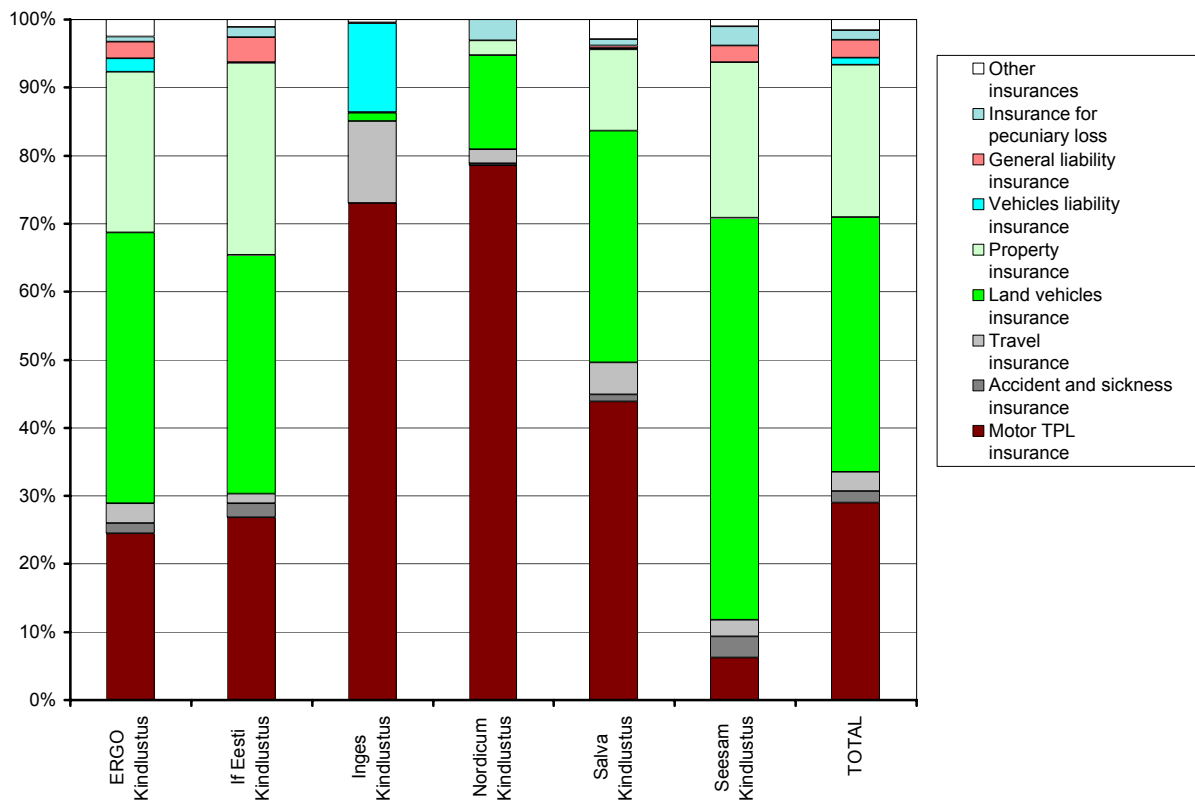
By lines of business



Structure of life insurance gross premiums by company, January—August 2004



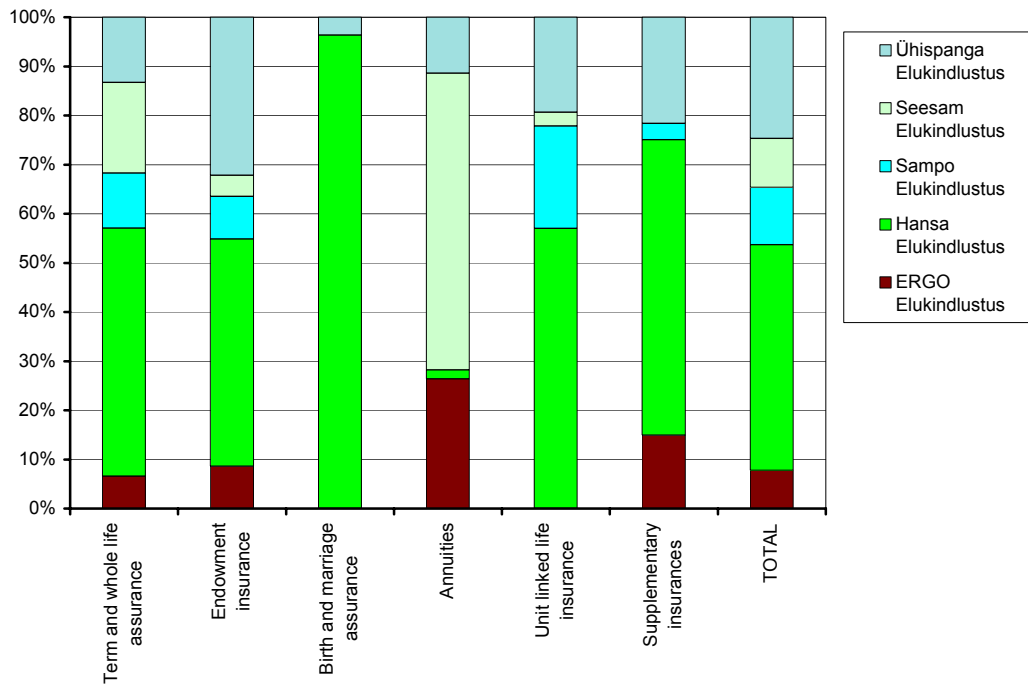
Structure of non-life insurance gross premiums by company, January—August 2004



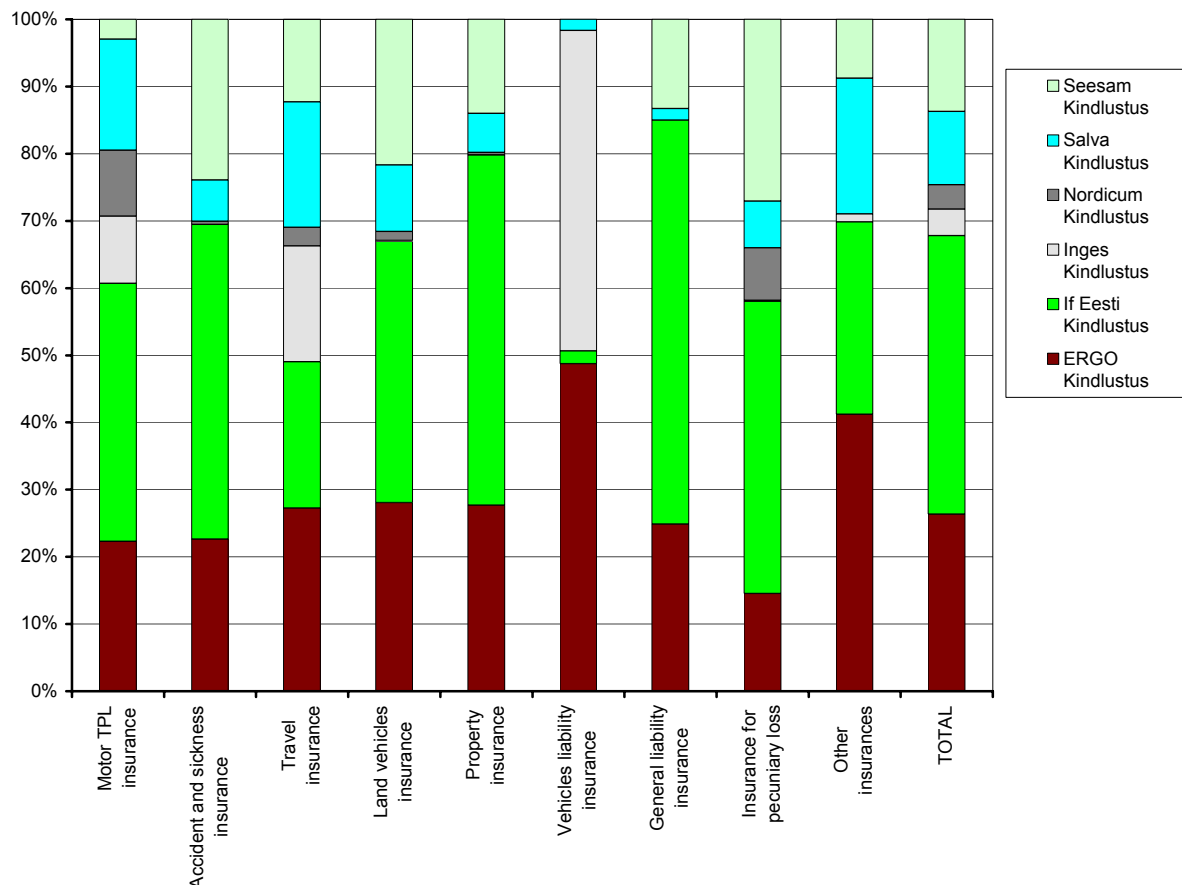
- Only direct insurance

- Does not include the data of Zürich Kindlustuse Eesti AS and Estonian Traffic Insurance Foundation

Structure of life insurance gross premiums by lines of business, January—August 2004



Structure of non-life insurance gross premiums by lines of business, January—August 2004



- Only direct insurance

- Does not include the data of Zürich Kindlustuse Eesti AS and Estonian Traffic Insurance Foundation