

Premiums of life insurers, January—March 2004 (kroons)

	ERGO Elukindlustus		Hansa Elukindlustus		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	8 393 354	8 167 524	45 193 423	44 193 560	8 719 923	8 432 214	4 948 859	4 715 355	27 221 284	26 347 261	94 476 843	91 855 914
Term and whole life assurance	564 311	437 199	2 233 369	1 783 780	558 672	449 562	1 028 336	830 000	759 993	606 394	5 144 681	4 106 935
Endowment insurance	7 829 043	7 730 325	42 960 054	42 409 780	8 161 251	7 982 652	3 920 523	3 885 355	26 461 291	25 740 867	89 332 162	87 748 979
Birth and marriage assurance			1 061 586	1 061 586					40 136	39 926	1 101 722	1 101 512
Annuities	5 369 917	5 369 917	368 606	368 606			12 145 917	12 144 304	2 276 938	2 276 938	20 161 378	20 159 765
Unit linked life insurance			18 192 606	18 016 483	21 137 442	21 134 358	1 459 098	1 458 800	10 109 040	10 109 040	50 898 186	50 718 681
Supplementary insurances	974 290	898 963	3 601 293	3 219 727	213 883	184 181		-4 950	1 319 706	1 145 221	6 109 172	5 443 142
TOTAL	14 737 561	14 436 404	68 417 514	66 859 962	30 071 248	29 750 753	18 553 874	18 313 509	40 967 104	39 918 386	172 747 301	169 279 014
incl insurances with tax benefit	8 653 631	8 608 958	28 666 183	28 068 860	5 978 458	5 804 608	12 994 927	12 993 065	16 202 940	15 883 303	72 496 139	71 358 794

Claims paid by life insurers, January—March 2004 (kroons)

	ERGO Elukindlustus		Hansa Elukindlustus		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	1 146 076	1 069 235	11 273 485	11 273 485	694 554	670 438	1 747 614	1 627 614	2 389 471	2 389 471	17 251 200	17 030 243
Term and whole life assurance			246 860	246 860			260 692	140 692	96 301	96 301	603 853	483 853
Endowment insurance	1 146 076	1 069 235	11 026 625	11 026 625	694 554	670 438	1 486 923	1 486 923	2 293 170	2 293 170	16 647 348	16 546 391
Birth and marriage assurance			989 719	989 719					3 449	3 449	993 168	993 168
Annuities	216 152	216 152	139 051	139 051			698 354	698 354	69 912	69 912	1 123 469	1 123 469
Unit linked life insurance			978 435	978 435	196 072	196 072	7 310	7 310	6 140 214	6 140 214	7 322 031	7 322 031
Supplementary insurances	156 763	156 763	343 649	343 649	110 008	66 808	56 963	56 963	328 326	328 326	995 709	952 509
TOTAL	1 518 991	1 442 150	13 724 339	13 724 339	1 000 634	933 318	2 510 241	2 390 241	8 931 372	8 931 372	27 685 577	27 421 420
incl insurances with tax benefit	438 546	438 546	1 061 900	1 061 900	254 561	230 445	701 792	701 792	847 060	847 060	3 303 859	3 279 743

Gross premiums and claims paid of life insurers, January—March 2004 (kroons)

	ERGO Elukindlustus		Hansa Elukindlustus		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	8 393 354	1 146 076	45 193 423	11 273 485	8 719 923	694 554	4 948 859	1 747 614	27 221 284	2 389 471	94 476 843	17 251 200
Term and whole life assurance	564 311		2 233 369	246 860	558 672		1 028 336	260 692	759 993	96 301	5 144 681	603 853
Term assurance	564 311		2 233 369	246 860	558 672		1 028 336	260 692	751 017	92 152	5 135 705	599 704
Whole life assurance									8 976	4 149	8 976	4 149
Endowment insurance	7 829 043	1 146 076	42 960 054	11 026 625	8 161 251	694 554	3 920 523	1 486 923	26 461 291	2 293 170	89 332 162	16 647 348
Pure endowment			11 904 612	5 515 621	2 487 301	129 800			2 886 385	525 060	17 278 298	6 170 481
incl endowment for children			11 904 612	5 515 621	2 487 301	129 800			2 886 385	525 060	17 278 298	6 170 481
Endowment insurance	7 829 043	1 146 076	31 055 442	5 511 004	5 673 950	564 754	3 920 523	1 486 923	23 574 906	1 768 110	72 053 864	10 476 867
incl endowment with tax benefit	3 941 469	231 969	24 948 863	832 783	5 050 615	254 561			13 442 781	569 983	47 383 728	1 889 296
Birth and marriage assurance			1 061 586	989 719					40 136	3 449	1 101 722	993 168
Birth assurance												
Marriage assurance			1 061 586	989 719					40 136	3 449	1 101 722	993 168
Annuities	5 369 917	216 152	368 606	139 051			12 145 917	698 354	2 276 938	69 912	20 161 378	1 123 469
incl annuities												
with tax benefit	4 712 162	206 577	360 499	37 592			12 144 717	698 074	2 243 158	69 912	19 460 536	1 012 155
Unit linked life insurance			18 192 606	978 435	21 137 442	196 072	1 459 098	7 310	10 109 040	6 140 214	50 898 186	7 322 031
incl unit linked life insurance												
with tax benefit			3 356 821	191 525	927 843		850 210	3 718	517 001	207 165	5 651 875	402 408
Supplementary insurances	974 290	156 763	3 601 293	343 649	213 883	110 008		56 963	1 319 706	328 326	6 109 172	995 709
Health rider as supplementary insurance	910 892	156 763	3 601 293	343 649	213 883	110 008		56 963	1 114 706	328 326	5 840 774	995 709
Accident rider as supplementary insurance	628 821	117 647	3 601 293	343 649	213 883	110 008		56 963	1 114 705	328 326	5 558 702	956 593
Sickness rider as supplementary insurance	282 071	39 116									282 071	39 116
Other supplementary insurances	63 398								205 000		268 398	
TOTAL	14 737 561	1 518 991	68 417 514	13 724 339	30 071 248	1 000 634	18 553 874	2 510 241	40 967 104	8 931 372	172 747 301	27 685 577
incl insurances with tax benefit	8 653 631	438 546	28 666 183	1 061 900	5 978 458	254 561	12 994 927	701 792	16 202 940	847 060	72 496 139	3 303 859

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

	ERGO Kindlustus		If Eesti Kindlustus		Inges Kindlustus		Nordicum 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	41 495 256	39 442 750	66 307 729	65 441 543	18 242 554	2 736 379	18 036 108	10 470 108	30 256 368	7 085 578	4 816 837	1 385 267			179 154 852	126 561 625	9 202 961	8 849 878	188 357 813	135 411 503
Short-term health insurance	6 561 886	5 927 461	10 882 245	10 847 785	1 646 297	1 646 297	320 688	221 417	3 485 478	2 674 258	4 864 589	4 569 229	-4 594		27 756 589	25 886 447			27 756 589	25 886 447
Land vehicles insurance	61 925 360	55 281 646	82 231 347	81 846 454	233 602	116 774	2 285 593	1 150 851	20 341 381	6 162 194	42 575 918	10 285 945	227 391	0	209 820 592	154 843 864			209 820 592	154 843 864
Other vehicles insurance	627 111	130 803	1 025 595	1 023 918					1 699 019	131 287	27 893	-3			3 379 618	1 286 005			3 379 618	1 286 005
Goods in transit insurance	3 056 092	993 901	3 040 038	2 270 491	98 633	69 669			74 974	-7 047	666 694	591 880			6 936 431	3 918 894			6 936 431	3 918 894
Property insurance	29 521 936	22 369 073	70 379 560	66 415 882	26 905	17 306	347 517	145 619	6 777 808	2 204 138	19 375 826	5 019 731	-261 012		126 168 540	96 171 749			126 168 540	96 171 749
Vehicle liability insurance	3 727 915	1 548 777	89 625	89 625	3 615 917	3 615 917			90 800	29 882	4 923			7 529 180	5 284 201			7 529 180	5 284 201	
General liability insurance	4 240 089	1 675 822	15 366 144	7 196 685					324 190	70 993	2 446 451	888 520			22 376 874	9 832 020			22 376 874	9 832 020
Insurance for pecuniary loss	1 945 532	1 171 642	6 291 394	5 638 667	5 000	5 000	614 925	225 796	597 645	220 093	1 917 958	140 420			11 372 454	7 401 618			11 372 454	7 401 618
DIRECT INSURANCE	153 101 177	128 541 875	255 613 677	240 771 050	23 868 908	8 207 342	21 604 831	12 213 791	63 647 663	18 571 376	76 697 089	22 880 989	-38 215		594 495 130	431 186 423	9 202 961	8 849 878	603 698 091	440 036 301
REINSURANCE																	6 139 588	200 620	6 139 588	200 620
TOTAL	153 101 177	128 541 875	255 613 677	240 771 050	23 868 908	8 207 342	21 604 831	12 213 791	63 647 663	18 571 376	76 697 089	22 880 989	-38 215		594 495 130	431 186 423	15 342 549	9 050 498	609 837 679	440 236 921
incl obligatory insurance	42 662 420	39 792 899	66 541 587	65 675 401	18 242 554	2 736 379	18 036 108	10 470 108	30 279 674	7 090 239	4 816 837	1 385 267		0	180 579 180	127 150 293	9 202 961	8 849 878	189 782 141	136 000 171

- Data of Estonian Traffic Insurance Foundation (ETIF) include the membership fee of 2,4% of companies' motor TPL gross premiums, and the 2,4% is non-included in the data of companies

Claims paid by non-life insurers, January—March 2004 (kroons)

	ERGO Kindlustus		If Eesti Kindlustus		Inges Kindlustus		Nordicum 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	26 281 122	21 272 431	35 191 106	35 102 796	11 627 998	2 197 728	10 741 493	9 346 582	18 204 184	4 088 803	2 053 499	599 348			104 099 402	72 607 688	1 245 955	142 968	105 345 357	72 750 656
Short-term health insurance	1 688 701	1 655 618	2 663 976	2 663 976	85 186	85 186	289 092	141 892	863 648	705 213	3 254 662	2 520 035	237 934	10 978	9 083 199	7 782 898			9 083 199	7 782 898
Land vehicles insurance	40 159 829	29 393 680	43 671 649	43 671 649	16 734	8 476	830 889	433 449	16 605 596	4 861 043	21 902 399	5 237 988	467 424	21 566	123 654 520	83 627 851			123 654 520	83 627 851
Other vehicles insurance	978 480	453 281									33 324	33 324			1 011 804	486 605			1 011 804	486 605
Goods in transit insurance	205 194	99 852	349 030	349 030							152 608	152 608			706 832	601 490			706 832	601 490
Property insurance	15 855 605	6 429 963	20 643 574	19 297 783			25 204	25 204	1 204 843	395 969	7 486 364	2 626 862	45 815	2 114	45 261 405	28 777 895			45 261 405	28 777 895
Vehicle liability insurance	916 022	394 678			510 218	449 718									1 426 240	844 396			1 426 240	844 396
General liability insurance	438 447	325 448	208 915	208 915					715	143	6 903 308	429 553			7 551 385	964 059			7 551 385	964 059
Insurance for pecuniary loss	9 180 677	814 276							28 519	28 519	33 048	33 048			9 242 244	875 843			9 242 244	875 843
DIRECT INSURANCE	95 704 077	60 839 227	102 728 250	101 294 149	12 240 136	2 741 108	11 886 678	9 947 127	36 907 505	10 079 690	41 819 212	11 632 766	751 173	34 658	302 037 031	196 568 725	1 245 955	142 968	303 282 986	196 711 693
REINSURANCE																	1 466 675	1 466 675	1 466 675	1 466 675
TOTAL	95 704 077	60 839 227	102 728 250	101 294 149	12 240 136	2 741 108	11 886 678	9 947 127	36 907 505	10 079 690	41 819 212	11 632 766	751 173	34 658	302 037 031	196 568 725	2 712 630	1 609 643	304 749 661	198 178 368
incl obligatory insurance	26 346 630	21 292 084	35 191 106	35 102 796	11 627 998	2 197 728	10 741 493	9 346 582	18 204 184	4 088 803	2 053 499	599 348	0	0	104 164 910	72 627 341	1 245 955	142 968	105 410 865	72 770 309

Gross premiums of non-life insurers, January—March 2004 (kroons)

	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	41 495 256	66 307 729	18 242 554	18 036 108	30 256 368	4 816 837	0	179 154 852	9 202 961	188 357 813
Short-term health insurance	6 561 886	10 882 245	1 646 297	320 688	3 485 478	4 864 589	-4 594	27 756 589		27 756 589
Accident	2 070 150	6 430 696		33 795	705 536	2 576 887		11 817 064		11 817 064
Sickness								0		0
Travel	4 491 736	4 451 549	1 646 297	286 893	2 779 942	2 287 702	-4 594	15 939 525		15 939 525
Land vehicles insurance	61 925 360	82 231 347	233 602	2 285 593	20 341 381	42 575 918	227 391	209 820 592		209 820 592
Railway rolling stock insurance		833 595			1 672 349			2 505 944		2 505 944
Aircraft insurance								0		0
Insurance for ships	627 111	192 000			26 670	27 893		873 674		873 674
Goods in transit insurance	3 056 092	3 040 038	98 633		74 974	666 694		6 936 431		6 936 431
Road transit	1 528 046	3 040 038	92 633		24 040	666 694		5 351 451		5 351 451
Railroad transit	318 221				50 934			369 155		369 155
Air cargo	292 997							292 997		292 997
Marine cargo	916 828		6 000					922 828		922 828
Property insurance (physical persons)	10 933 822	31 181 748	6 905	225 828	2 731 220	5 696 464		50 775 987		50 775 987
Fire and natural forces	5 794 926	20 767 044	6 905	140 918	177 529	2 848 232		29 735 554		29 735 554
Other property	5 138 897	10 414 704		84 910	2 553 691	2 848 232		21 040 434		21 040 434
incl animal insurance		181 406			2 790			184 196		184 196
Property insurance (legal persons)	18 588 114	39 197 812	20 000	121 689	4 046 588	13 679 362	-261 012	75 392 553		75 392 553
Fire and natural forces	10 928 513	22 068 368	20 000	44 259	1 133 045	6 839 681	-247 961	40 785 905		40 785 905
Other property	7 659 600	17 129 444		77 430	2 913 543	6 839 681	-13 051	34 606 647		34 606 647
incl animal insurance	237 263	427 626						664 889		664 889
Motor vehicle liability insurance	3 679 697	89 625	3 615 917		90 800			7 476 039		7 476 039
Aircraft liability insurance								0		0
Liability insurance for ships	48 218					4 923		53 141		53 141
General liability insurance	4 240 089	15 366 144			324 190	2 446 451		22 376 874		22 376 874
Employers liability	532 213	191 756						723 969		723 969
Public liability	858 809	1 244 886			129 346	2 397 522		4 630 563		4 630 563
Professional liability	2 847 730	918 270			194 844			3 960 844		3 960 844
Notaries liability	953 950	196 331						1 150 281		1 150 281
Auditors liability	213 214	37 527			23 306			274 047		274 047
Other professional liability	1 680 566	684 412			171 538			2 536 516		2 536 516
Product liability	1 337	13 011 232				48 929		13 061 498		13 061 498
Insurance for pecuniary loss	1 945 532	6 291 394	5 000	614 925	597 645	1 917 958		11 372 454		11 372 454
Credit insurance		218 630						218 630		218 630
Suretyship insurance	1 360 815	2 500	5 000	614 925	597 645			2 580 885		2 580 885
Miscellaneous financial loss insurance	584 717	6 070 264				1 917 958		8 572 939		8 572 939
Legal expenses insurance								0		0
DIRECT INSURANCE	153 101 177	255 613 677	23 868 908	21 604 831	63 647 663	76 697 089	-38 215	594 495 130	9 202 961	603 698 091
REINSURANCE								0	6 139 588	6 139 588
TOTAL	153 101 177	255 613 677	23 868 908	21 604 831	63 647 663	76 697 089	-38 215	594 495 130	15 342 549	609 837 679
incl obligatory insurance	42 662 420	66 541 587	18 242 554	18 036 108	30 279 674	4 816 837	0	180 579 180	9 202 961	189 782 141

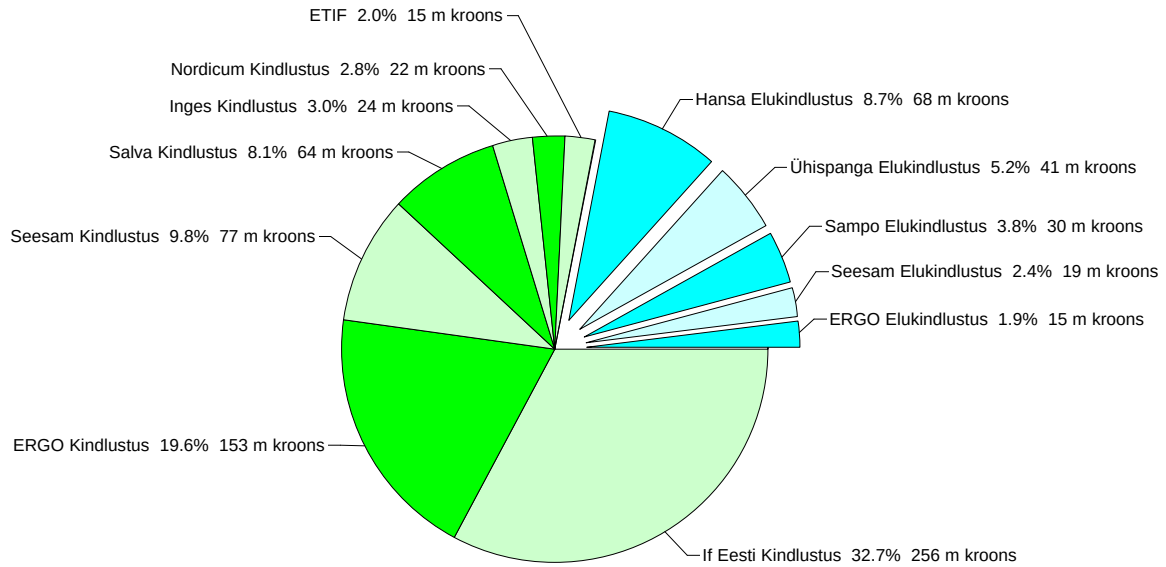
- Data of Estonian Traffic Insurance Foundation (ETIF) include the membership fee of 2,4% of companies' motor TPL gross premiums, and the 2,4% is non-included in the data of companies

Gross claims paid by non-life insurers, January—March 2004 (kroons)

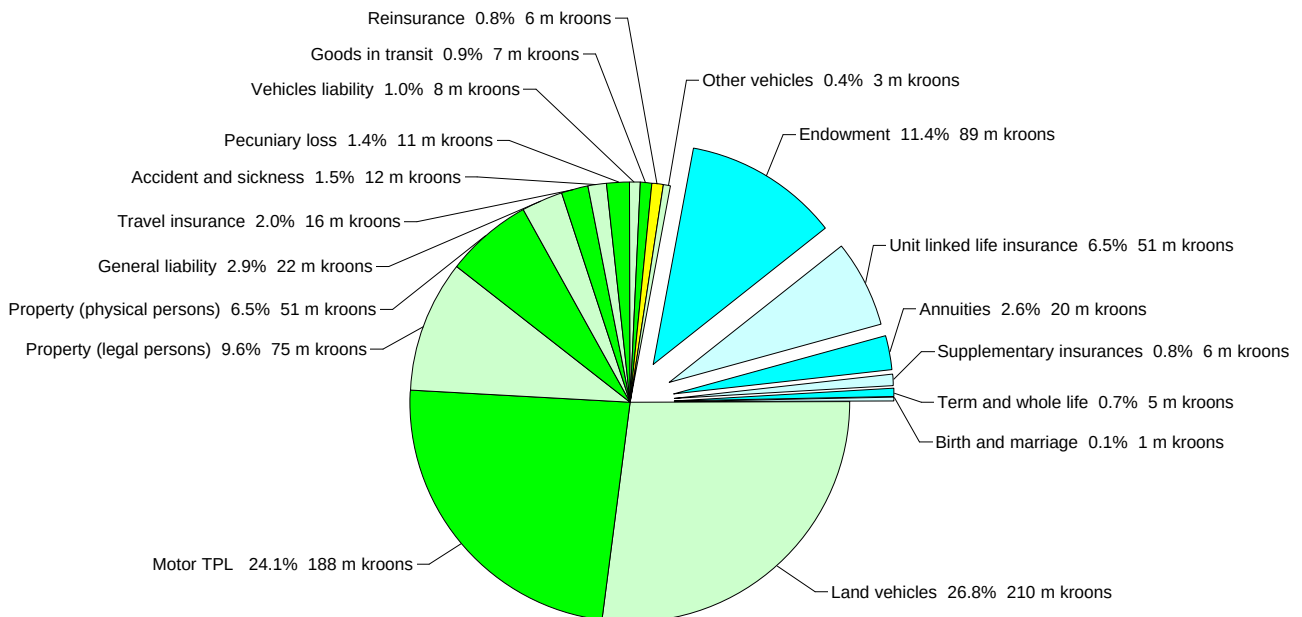
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	26 281 122	35 191 106	11 627 998	10 741 493	18 204 184	2 053 499	0	104 099 402	1 245 955	105 345 357
Short-term health insurance	1 688 701	2 663 976	85 186	289 092	863 648	3 254 662	237 934	9 083 199		9 083 199
Accident	787 374	1 677 144		14 025	268 285	2 216 960	235 883	5 199 671		5 199 671
Sickness								0		0
Travel	901 327	986 832	85 186	275 067	595 363	1 037 702	2 051	3 883 528		3 883 528
Land vehicles insurance	40 159 829	43 671 649	16 734	830 889	16 605 596	21 902 399	467 424	123 654 520	0	123 654 520
Railway rolling stock insurance								0		0
Aircraft insurance								0		0
Insurance for ships	978 480					33 324		1 011 804		1 011 804
Goods in transit insurance	205 194	349 030				152 608		706 832		706 832
Road transit	93 982	349 030				152 608		595 620		595 620
Railroad transit								0		0
Air cargo	16 496							16 496		16 496
Marine cargo	94 717							94 717		94 717
Property insurance (physical persons)	3 188 899	9 665 125		25 204	350 713	2 576 418		15 806 359		15 806 359
Fire and natural forces	1 813 542	7 330 833		25 204	297 154	1 932 313		11 399 046		11 399 046
Other property	1 375 357	2 334 292			53 559	644 105		4 407 313		4 407 313
incl animal insurance		111 773						111 773		111 773
Property insurance (legal persons)	12 666 706	10 978 449			854 130	4 909 946	45 815	29 455 046		29 455 046
Fire and natural forces	9 817 378	3 545 701			295 375	3 191 465		16 849 919		16 849 919
Other property	2 849 328	7 432 748			558 755	1 718 481	45 815	12 605 127		12 605 127
incl animal insurance	90 633	272 212						362 845		362 845
Motor vehicle liability insurance	916 022		510 218					1 426 240		1 426 240
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	438 447	208 915			715	6 903 308		7 551 385		7 551 385
Employers liability	114 658	2 755						117 413		117 413
Public liability	189 980	37 839			715	6 903 308		7 131 842		7 131 842
Professional liability	133 809							133 809		133 809
Notaries liability	48 316							48 316		48 316
Auditors liability	17 192							17 192		17 192
Other professional liability	68 301							68 301		68 301
Product liability		168 321						168 321		168 321
Insurance for pecuniary loss	9 180 677				28 519	33 048		9 242 244		9 242 244
Credit insurance								0		0
Suretyship insurance	-1 373				28 519			27 146		27 146
Miscellaneous financial loss insurance	9 182 050					33 048		9 215 098		9 215 098
Legal expenses insurance								0		0
DIRECT INSURANCE	95 704 078	102 728 250	12 240 136	11 886 678	36 907 505	41 819 212	751 173	302 037 032	1 245 955	303 282 987
REINSURANCE								0	1 466 675	1 466 675
TOTAL	95 704 078	102 728 250	12 240 136	11 886 678	36 907 505	41 819 212	751 173	302 037 032	2 712 630	304 749 662
incl obligatory insurance	26 346 630	35 191 106	11 627 998	10 741 493	18 204 184	2 053 499	0	104 164 910	1 245 955	105 410 865

Gross premiums, January—March 2004 (Total — 783 million kroons)

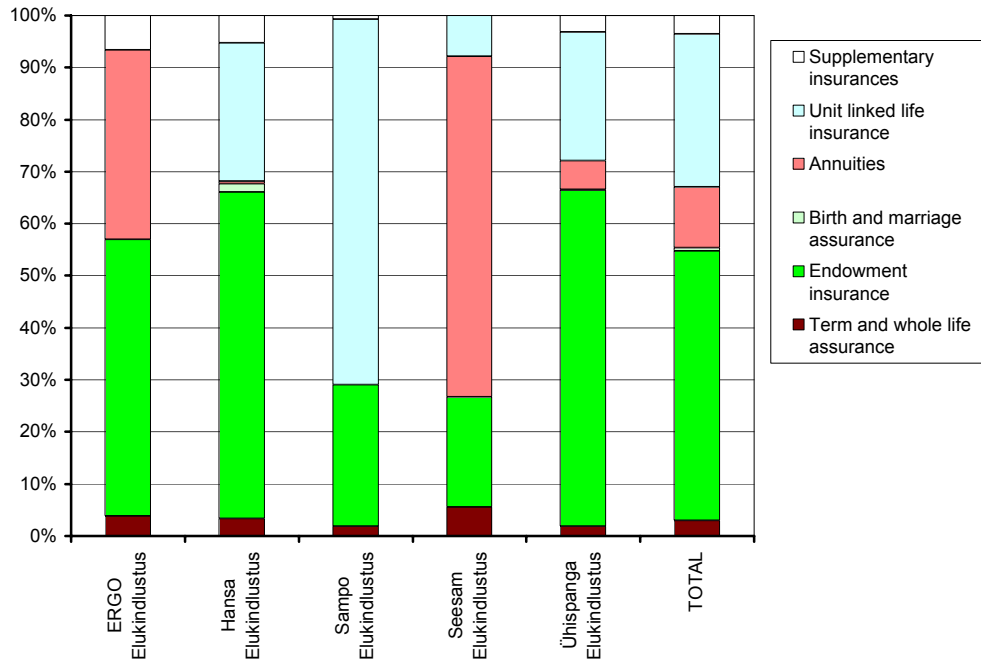
Per insurer



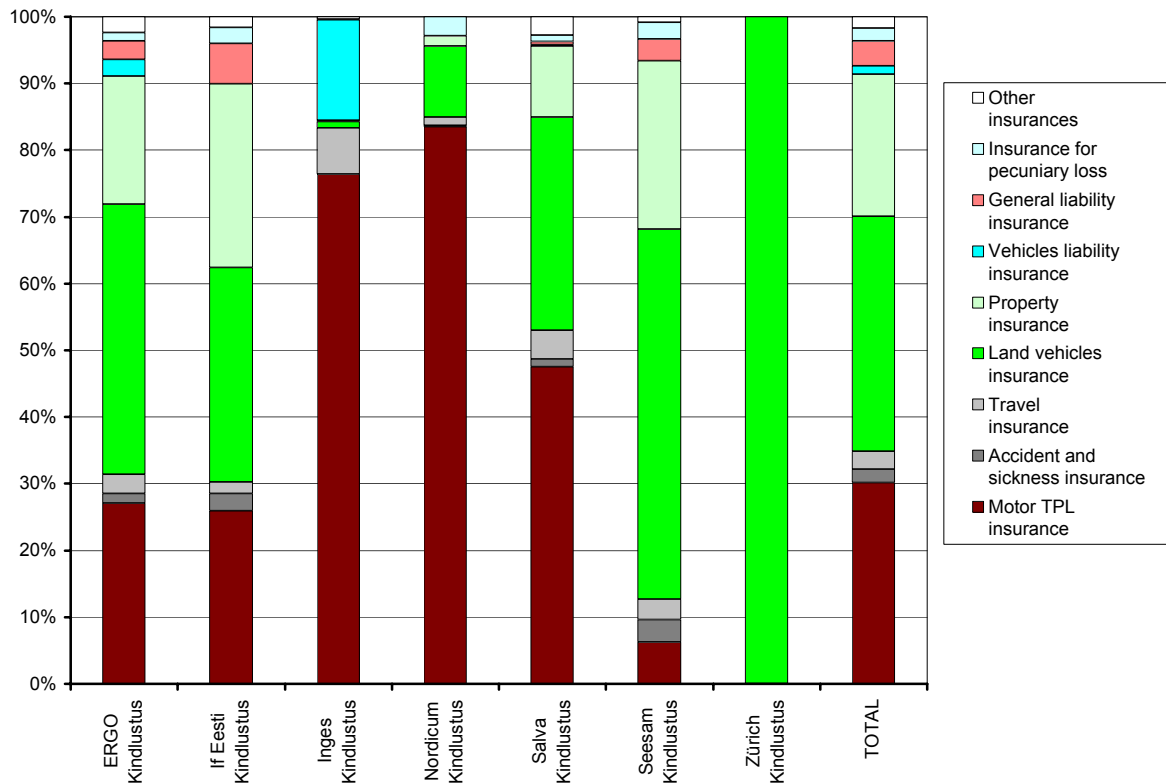
By lines of business



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



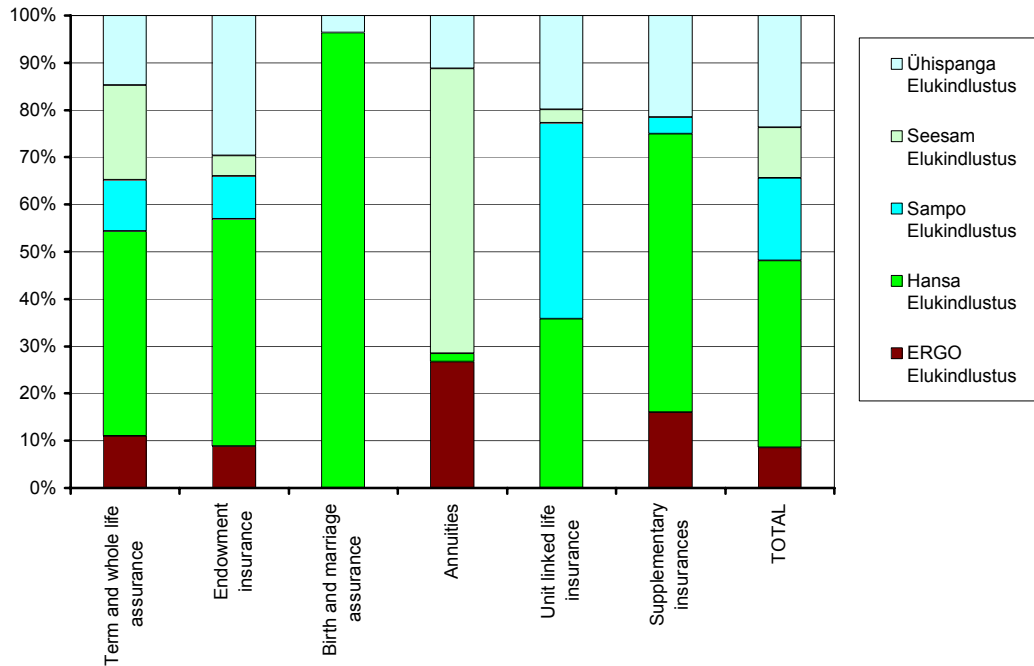
Structure of non-life insurance gross premiums by company, January—March 2004



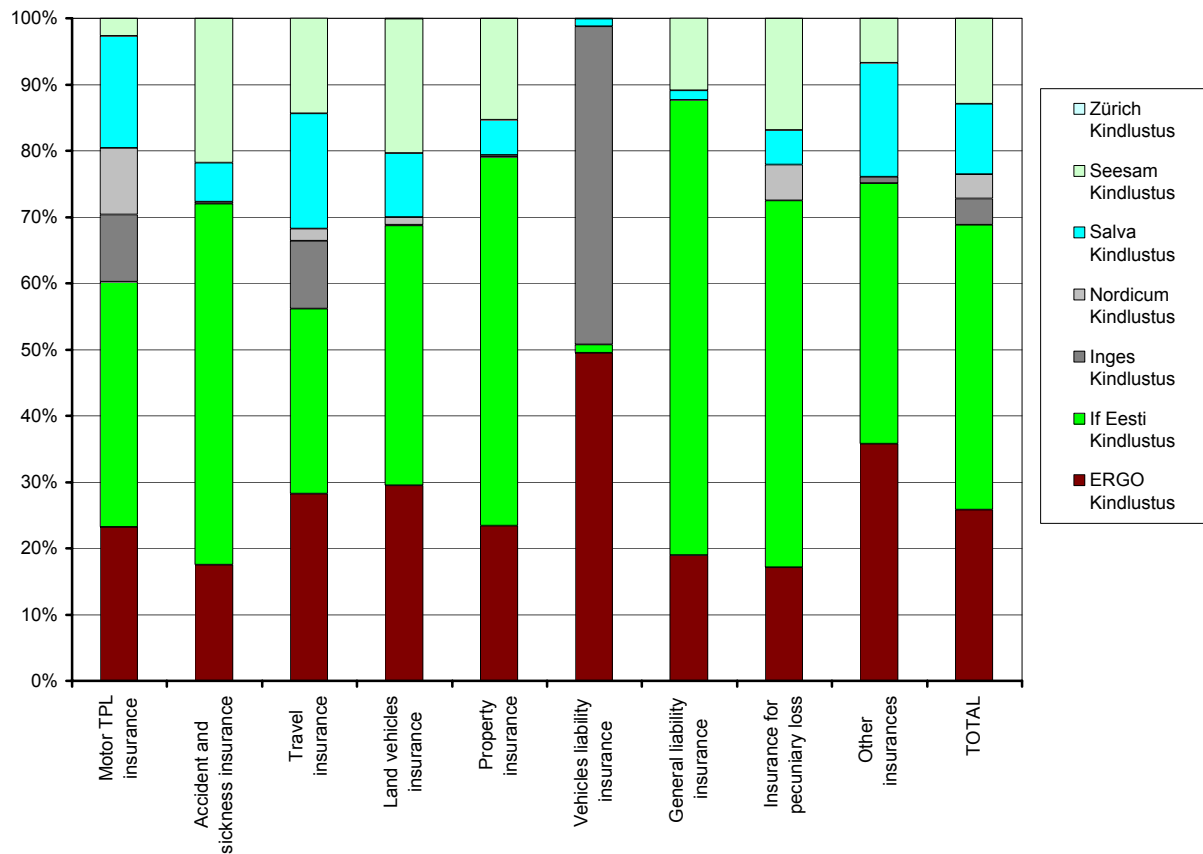
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Foundation