

Premiums of life insurers, January—December 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	36 131 633	35 124 769	196 520 817	192 020 884	36 846 664	35 595 472	19 888 399	16 275 249	127 977 937	124 302 971	417 365 450	403 319 345
Term and whole life assurance	1 179 987	810 120	11 170 907	8 993 848	2 446 472	1 916 018	3 788 156	726 302	2 762 769	2 216 952	21 348 291	14 663 240
Endowment insurance	34 951 646	34 314 649	185 349 910	183 027 036	34 400 192	33 679 454	16 100 243	15 548 947	125 215 168	122 086 019	396 017 159	388 656 105
Birth and marriage assurance			4 009 817	4 009 817					153 584	152 724	4 163 401	4 162 541
Annuities	23 999 755	23 999 755	1 592 107	1 592 107			51 930 952	51 923 286	9 611 786	9 611 786	87 134 600	87 126 934
Unit linked life insurance			157 774 803	157 024 725	46 222 431	46 153 486	8 207 000	8 197 924	58 985 793	58 985 793	271 190 027	270 361 928
Supplementary insurances	3 942 369	3 615 190	15 938 017	14 294 439	881 389	769 105		-79 976	5 688 054	4 916 807	26 449 829	23 515 565
TOTAL	64 073 757	62 739 714	375 835 561	368 941 972	83 950 484	82 518 063	80 026 351	76 316 483	202 417 154	197 970 081	806 303 307	788 486 313
incl insurances with tax benefit	39 091 737	38 791 648	140 968 026	138 371 892	28 950 441	28 211 746	56 129 692	56 114 946	74 125 350	72 779 724	339 265 246	334 269 956

Claims paid by life insurers, January—December 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	5 363 507	5 243 387	48 101 346	47 883 562	2 638 970	2 539 854	5 798 942	5 558 942	10 705 116	10 515 360	72 607 881	71 741 105
Term and whole life assurance	165 565	165 565	1 213 023	1 213 023			431 374	191 374	340 566	340 566	2 150 528	1 910 528
Endowment insurance	5 197 942	5 077 822	46 888 323	46 670 539	2 638 970	2 539 854	5 367 568	5 367 568	10 364 550	10 174 794	70 457 353	69 830 577
Birth and marriage assurance			3 456 142	3 456 142					19 824	19 824	3 475 966	3 475 966
Annuities	1 097 660	1 097 660	272 139	272 139			3 371 414	3 371 414	371 552	371 552	5 112 765	5 112 765
Unit linked life insurance			8 715 898	8 715 898	615 573	615 573	165 823	165 823	15 764 390	15 764 390	25 261 684	25 261 684
Supplementary insurances	1 566 822	1 063 489	1 953 118	1 953 118	331 918	261 718	354 859	354 859	1 366 941	1 310 274	5 573 658	4 943 458
TOTAL	8 027 989	7 404 536	62 498 643	62 280 859	3 586 461	3 417 145	9 691 038	9 451 038	28 227 823	27 981 400	112 031 954	110 534 978
incl insurances with tax benefit	2 339 193	2 339 193	7 121 941	7 000 720	1 349 011	1 249 895	3 380 499	3 380 499	3 434 328	3 293 901	17 624 972	17 264 208

Gross premiums and claims paid of life insurers, January—December 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	36 131 633	5 363 507	196 520 817	48 101 346	36 846 664	2 638 970	19 888 399	5 798 942	127 977 937	10 705 116	417 365 450	72 607 881
Term and whole life assurance	1 179 987	165 565	11 170 907	1 213 023	2 446 472		3 788 156	431 374	2 762 769	340 566	21 348 291	2 150 528
Term assurance	1 179 987	165 565	11 170 907	1 213 023	2 446 472		3 788 156	431 374	2 723 838	303 434	21 309 360	2 113 396
Whole life assurance									38 931	37 132	38 931	37 132
Endowment insurance	34 951 646	5 197 942	185 349 910	46 888 323	34 400 192	2 638 970	16 100 243	5 367 568	125 215 168	10 364 550	396 017 159	70 457 353
Pure endowment			48 680 812	19 232 082	10 261 650	714 363			13 669 958	2 068 557	72 612 420	22 015 002
incl endowment for children			48 680 812	19 232 082	10 261 650	714 363			13 669 958	2 068 557	72 612 420	22 015 002
Endowment insurance	34 951 646	5 197 942	136 669 098	27 656 241	24 138 542	1 924 607	16 100 243	5 367 568	111 545 210	8 295 993	323 404 739	48 442 351
incl endowment with tax benefit	17 379 000	1 458 979	114 243 475	6 292 441	21 539 547	1 327 419			62 110 787	2 664 726	215 272 809	11 743 565
Birth and marriage assurance			4 009 817	3 456 142					153 584	19 824	4 163 401	3 475 966
Birth assurance												
Marriage assurance			4 009 817	3 456 142					153 584	19 824	4 163 401	3 475 966
Annuities	23 999 755	1 097 660	1 592 107	272 139			51 930 952	3 371 414	9 611 786	371 552	87 134 600	5 112 765
incl annuities												
with tax benefit	21 712 737	880 214	1 572 661	148 329			51 832 965	3 302 960	9 472 092	361 454	84 590 455	4 692 957
Unit linked life insurance			157 774 803	8 715 898	46 222 431	615 573	8 207 000	165 823	58 985 793	15 764 390	271 190 027	25 261 684
incl unit linked life insurance												
with tax benefit			25 151 890	681 171	7 410 894	21 592	4 296 727	77 539	2 542 471	408 148	39 401 982	1 188 450
Supplementary insurances	3 942 369	1 566 822	15 938 017	1 953 118	881 389	331 918		354 859	5 688 054	1 366 941	26 449 829	5 573 658
Health rider as supplementary insurance	3 661 529	1 553 164	15 938 017	1 953 118	881 389	331 918		354 859	4 782 859	1 326 467	25 263 794	5 519 526
Accident rider as supplementary insurance	2 475 832	1 371 029	15 938 017	1 953 118	881 389	331 918		354 859	4 782 859	1 326 467	24 078 097	5 337 391
Sickness rider as supplementary insurance	1 185 697	182 135									1 185 697	182 135
Other supplementary insurances	280 840	13 658							905 195	40 474	1 186 035	54 132
TOTAL	64 073 757	8 027 989	375 835 561	62 498 643	83 950 484	3 586 461	80 026 351	9 691 039	202 417 154	28 227 823	806 303 307	112 031 955
incl insurances with tax benefit	39 091 737	2 339 193	140 968 026	7 121 941	28 950 441	1 349 011	56 129 692	3 380 499	74 125 350	3 434 328	339 265 246	17 624 972

Premiums of non-life insurers, January—December 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	149 075 447	139 611 702	258 502 845	255 038 100	66 009 893	9 903 955	59 138 017	32 837 122	107 682 527	25 201 373	22 788 906	3 834 621			663 197 635	466 426 873	25 874 240	24 931 214	689 071 875	491 358 087
Short-term health insurance	26 001 910	24 298 529	32 303 591	32 180 269	9 525 647	9 525 647	1 803 250	1 337 336	14 316 790	10 816 901	17 941 134	17 021 691	-4 594		101 887 728	95 180 373			101 887 728	95 180 373
Land vehicles insurance	250 600 679	235 897 509	344 563 921	343 024 349	1 100 980	720 329	11 476 144	5 779 296	87 441 074	26 561 109	198 704 438	51 154 698	227 391		894 114 627	663 137 290			894 114 627	663 137 290
Other vehicles insurance	3 658 169	863 475	1 442 290	1 435 582					7 203 168	808 526	245 389				12 549 016	3 107 583			12 549 016	3 107 583
Goods in transit insurance	11 764 619	3 710 670	8 025 666	6 805 939	607 669	467 523			433 149	44 130	2 931 254	2 527 702			23 762 357	13 555 964			23 762 357	13 555 964
Property insurance	136 830 551	105 535 269	281 848 547	267 177 586	76 347	55 348	1 936 156	835 597	32 276 006	10 412 087	75 165 648	18 757 524	-233 408		527 899 847	402 773 411			527 899 847	402 773 411
Vehicle liability insurance	12 948 888	4 872 656	493 654	493 654	11 947 783	11 947 783			487 055	179 396	43 304				25 920 684	17 493 489			25 920 684	17 493 489
General liability insurance	14 448 782	6 630 235	34 410 869	22 329 469					934 569	213 662	8 673 974	3 704 312	61 630		58 529 824	32 877 678			58 529 824	32 877 678
Insurance for pecuniary loss	7 408 784	3 483 260	12 323 921	10 346 210	48 258	48 258	2 454 679	1 093 750	2 025 264	1 199 042	8 293 593	113 476			32 554 499	16 283 996			32 554 499	16 283 996
DIRECT INSURANCE	612 737 829	524 903 305	973 915 304	938 831 158	89 316 577	32 668 843	76 808 246	41 883 101	252 799 602	75 436 226	334 787 640	97 114 024	51 019		2 340 416 217	1 710 836 657	25 874 240	24 931 214	2 366 290 457	1 735 767 871
REINSURANCE																				
TOTAL	612 737 829	524 903 305	973 915 304	938 831 158	89 316 577	32 668 843	76 808 246	41 883 101	252 799 602	75 436 226	334 787 640	97 114 024	51 019		2 340 416 217	1 710 836 657	22 443 140	1 168 338	22 443 140	1 168 338
incl obligatory insurance	151 895 473	140 373 109	259 699 923	256 235 178	66 009 893	9 903 955	59 138 017	32 837 122	107 731 625	25 211 193	22 788 906	3 834 621			667 263 837	468 395 178	25 874 240	24 931 214	693 138 077	493 326 392

- 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—December 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	97 449 801	86 947 097	160 435 954	158 408 457	49 812 243	9 072 535	44 950 470	28 376 727	85 024 798	16 875 663	10 781 848	3 165 929			448 455 114	302 846 408	2 346 444	1 243 457	450 801 558	304 089 865
Short-term health insurance	9 368 548	9 099 634	10 910 671	10 905 574	756 675	756 675	510 279	319 338	4 170 874	3 627 476	8 909 364	7 907 130	323 500	21 544	34 949 911	32 637 371			34 949 911	32 637 371
Land vehicles insurance	135 053 195	112 464 124	174 131 184	174 145 316	36 482	25 176	7 495 921	3 741 123	53 878 185	15 600 889	92 429 577	24 768 430	538 312	33 175	463 562 856	330 778 233			463 562 856	330 778 233
Other vehicles insurance	4 143 250	1 322 615							8 614	8 614	319 666	315 768	418 670		4 890 200	1 646 997			4 890 200	1 646 997
Goods in transit insurance	4 758 601	2 411 159	596 517	596 517	21 896	15 637					8 891 058	760 834	190 929	8 977	14 459 001	3 793 124			14 459 001	3 793 124
Property insurance	44 026 545	31 423 803	81 697 659	79 673 852			275 156	134 303	10 189 462	3 376 906	37 926 175	11 715 879	451 946	50 829	174 566 943	126 375 572			174 566 943	126 375 572
Vehicle liability insurance	3 913 583	1 540 993	11 163	11 163	2 005 279	1 842 113									5 930 025	3 394 269			5 930 025	3 394 269
General liability insurance	2 814 379	1 539 738	4 139 608	4 139 608					70 634	14 127	7 409 718	966 955			14 434 339	6 660 428			14 434 339	6 660 428
Insurance for pecuniary loss	10 012 862	1 486 995	12 383	12 383			20 000	8 000	391 268	120 068	3 015 407	1 128 339			13 451 920	2 755 785			13 451 920	2 755 785
DIRECT INSURANCE	311 540 764	248 236 158	431 935 139	427 892 870	52 632 575	11 712 136	53 251 826	32 579 491	153 733 835	39 623 743	169 682 813	50 729 264	1 923 357	114 525	1 174 700 309	810 888 187	2 346 444	1 243 457	1 177 046 753	812 131 644
REINSURANCE																				
TOTAL	311 540 764	248 236 158	431 935 139	427 892 870	52 632 575	11 712 136	53 251 826	32 579 491	153 733 835	39 623 743	169 682 813	50 729 264	1 923 357	114 525	1 174 700 309	810 888 187	22 512 913	5 817 935	22 512 913	5 817 935
incl obligatory insurance	98 515 616	87 327 060	160 435 954	158 408 457	49 812 243	9 072 535	44 950 470	28 376 727	85 024 798	16 875 663	10 781 848	3 165 929			449 520 929	303 226 371	2 346 444	1 243 457	451 867 373	304 469 828

Gross premiums of non-life insurers, January—December 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	149 075 447	258 502 845	66 009 893	59 138 017	107 682 527	22 788 906	0	663 197 635	25 874 240	689 071 875
Short-term health insurance	26 001 910	32 303 591	9 525 647	1 803 250	14 316 790	17 941 134	-4 594	101 887 728		101 887 728
Accident	8 887 132	19 327 661		172 992	2 508 444	9 886 740		40 782 969		40 782 969
Sickness								0		0
Travel	17 114 778	12 975 930	9 525 647	1 630 258	11 808 346	8 054 394	-4 594	61 104 759		61 104 759
Land vehicles insurance	250 600 679	344 563 921	1 100 980	11 476 144	87 441 074	198 704 438	227 391	894 114 627		894 114 627
Railway rolling stock insurance		833 595			7 091 643			7 925 238		7 925 238
Aircraft insurance								0		0
Insurance for ships	3 658 169	608 695			111 525	245 389		4 623 778		4 623 778
Goods in transit insurance	11 764 619	8 025 666	607 669		433 149	2 931 254		23 762 357		23 762 357
Road transit	5 882 310	8 025 666	586 472		181 929	2 931 254		17 607 631		17 607 631
Railroad transit	1 189 074				251 220			1 440 294		1 440 294
Air cargo	1 163 850							1 163 850		1 163 850
Marine cargo	3 529 386		21 197					3 550 583		3 550 583
Property insurance (physical persons)	53 559 950	145 017 039	16 647	1 250 614	13 850 937	26 346 256		240 041 443		240 041 443
Fire and natural forces	28 386 774	111 518 103	16 647	759 570	900 311	13 175 858		154 757 263		154 757 263
Other property	25 173 177	33 498 936		491 044	12 950 626	13 170 398		85 284 181		85 284 181
incl animal insurance		597 149			3 790			600 939		600 939
Property insurance (legal persons)	83 270 601	136 831 508	59 700	685 542	18 425 069	48 819 392	-233 408	287 858 404		287 858 404
Fire and natural forces	49 319 945	86 888 007	59 700	366 405	5 159 019	24 305 658	-221 738	165 876 996		165 876 996
Other property	33 950 656	49 943 501		319 137	13 266 050	24 513 734	-11 670	121 981 408		121 981 408
incl animal insurance	938 799	2 036 012						2 974 811		2 974 811
Motor vehicle liability insurance	12 705 816	493 654	11 947 783		474 355			25 621 608		25 621 608
Aircraft liability insurance								0		0
Liability insurance for ships	243 072				12 700	43 304		299 076		299 076
General liability insurance	14 448 782	34 410 869			934 569	8 673 974	61 630	58 529 824		58 529 824
Employers liability	1 967 231	1 081 747						3 048 978		3 048 978
Public liability	5 222 159	4 047 325			599 438	8 413 755	61 630	18 344 307		18 344 307
Professional liability	7 227 581	4 119 449			335 131			11 682 161		11 682 161
Notaries liability	1 887 425	986 370						2 873 795		2 873 795
Auditors liability	932 601	210 708			49 098			1 192 407		1 192 407
Other professional liability	4 407 555	2 922 371			286 033			7 615 959		7 615 959
Product liability	31 811	25 162 348				260 219		25 454 378		25 454 378
Insurance for pecuniary loss	7 408 784	12 323 921	48 258	2 454 679	2 025 264	8 293 593		32 554 499		32 554 499
Credit insurance		218 630						218 630		218 630
Suretyship insurance	4 153 166	2 637	48 258	2 454 679	2 025 264			8 684 004		8 684 004
Miscellaneous financial loss insurance	3 255 618	12 102 654				8 293 593		23 651 865		23 651 865
Legal expenses insurance								0		0
DIRECT INSURANCE	612 737 829	973 915 304	89 316 577	76 808 246	252 799 602	334 787 640	51 019	2 340 416 217	25 874 240	2 366 290 457
REINSURANCE								0	22 443 140	22 443 140
TOTAL	612 737 829	973 915 304	89 316 577	76 808 246	252 799 602	334 787 640	51 019	2 340 416 217	48 317 380	2 388 733 597
incl obligatory insurance	151 895 473	259 699 923	66 009 893	59 138 017	107 731 625	22 788 906	0	667 263 837	25 874 240	693 138 077

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Gross claims paid by non-life insurers, January—December 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	97 449 801	160 435 954	49 812 243	44 950 470	85 024 798	10 781 848	0	448 455 114	2 346 444	450 801 558
Short-term health insurance	9 368 548	10 910 671	756 675	510 279	4 170 874	8 909 364	323 500	34 949 911		34 949 911
Accident	3 767 895	6 728 223		99 818	1 222 960	5 684 865	321 449	17 825 210		17 825 210
Sickness								0		0
Travel	5 600 653	4 182 448	756 675	410 460	2 947 914	3 224 499	2 051	17 124 700		17 124 700
Land vehicles insurance	135 053 195	174 131 184	36 482	7 495 921	53 878 185	92 429 577	538 312	463 562 856		463 562 856
Railway rolling stock insurance					8 614		418 670	427 284		427 284
Aircraft insurance								0		0
Insurance for ships	4 143 250					319 666		4 462 916		4 462 916
Goods in transit insurance	4 758 601	596 517	21 896			8 891 058	190 929	14 459 001		14 459 001
Road transit	4 604 562	596 517	21 896			8 891 058	190 929	14 304 962		14 304 962
Railroad transit								0		0
Air cargo	44 705							44 705		44 705
Marine cargo	109 334							109 334		109 334
Property insurance (physical persons)	16 934 106	39 961 120		240 265	2 608 541	6 664 561		66 408 593		66 408 593
Fire and natural forces	9 944 033	30 723 756		207 838	1 778 776	4 665 218		47 319 621		47 319 621
Other property	6 990 072	9 237 364		32 426	829 765	1 999 343		19 088 970		19 088 970
incl animal insurance		415 144						415 144		415 144
Property insurance (legal persons)	27 092 439	41 736 539		34 891	7 580 921	31 261 614	451 946	108 158 350		108 158 350
Fire and natural forces	16 106 491	21 560 843			5 098 356	20 320 138		63 085 828		63 085 828
Other property	10 985 948	20 175 696		34 891	2 482 565	10 941 476	451 946	45 072 522		45 072 522
incl animal insurance	432 192	1 558 804						1 990 996		1 990 996
Motor vehicle liability insurance	3 913 583	11 163	2 005 279					5 930 025		5 930 025
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	2 814 379	4 139 608			70 634	7 409 718		14 434 339		14 434 339
Employers liability	275 299	15 182						290 481		290 481
Public liability	1 154 744	211 132			70 634	7 409 718		8 846 228		8 846 228
Professional liability	1 384 335	279 580						1 663 915		1 663 915
Notaries liability	1 043 313							1 043 313		1 043 313
Auditors liability	22 502							22 502		22 502
Other professional liability	318 520	279 580						598 100		598 100
Product liability		3 633 714						3 633 714		3 633 714
Insurance for pecuniary loss	10 012 862	12 383		20 000	391 268	3 015 407		13 451 920		13 451 920
Credit insurance								0		0
Suretyship insurance	753 768			20 000	391 268			1 165 036		1 165 036
Miscellaneous financial loss insurance	9 259 094	12 383				3 015 407		12 286 884		12 286 884
Legal expenses insurance								0		0
DIRECT INSURANCE	311 540 764	431 935 139	52 632 575	53 251 825	153 733 835	169 682 813	1 923 357	1 174 700 308	2 346 444	1 177 046 752
REINSURANCE								0	22 512 913	22 512 913
TOTAL	311 540 764	431 935 139	52 632 575	53 251 825	153 733 835	169 682 813	1 923 357	1 174 700 308	24 859 357	1 199 559 665
incl obligatory insurance	98 515 616	160 435 954	49 812 243	44 950 470	85 024 798	10 781 848	0	449 520 929	2 346 444	451 867 373

Premiums of life insurers, October—December 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	10 444 135	10 112 186	57 934 834	57 097 195	10 636 535	10 294 139	5 057 834	2 224 183	35 170 399	34 135 879	119 243 737	113 863 582
Term and whole life assurance	220 030	139 109	3 092 492	2 755 483	695 416	533 699	912 853	-1 473 234	660 585	531 635	5 581 376	2 486 692
Endowment insurance	10 224 105	9 973 077	54 842 342	54 341 712	9 941 119	9 760 440	4 144 981	3 697 417	34 509 814	33 604 244	113 662 361	111 376 890
Birth and marriage assurance			959 188	959 188					36 648	36 415	995 836	995 603
Annuities	7 891 613	7 891 613	497 894	497 894			15 376 192	15 372 092	2 695 456	2 695 456	26 461 155	26 457 055
Unit linked life insurance			54 685 788	54 524 154	10 429 123	10 396 841	2 880 136	2 872 469	21 235 346	21 235 346	89 230 393	89 028 810
Supplementary insurances	1 055 384	943 564	4 360 203	3 463 659	240 750	214 288		-63 089	1 521 411	1 301 172	7 177 748	5 859 594
TOTAL	19 391 132	18 947 363	118 437 907	116 542 090	21 306 408	20 905 268	23 314 162	20 405 655	60 659 260	59 404 268	243 108 869	236 204 644
incl insurances with tax benefit	12 358 106	12 252 879	50 882 336	50 299 156	9 734 081	9 539 487	16 898 723	16 888 673	22 534 024	22 147 921	112 407 270	111 128 116

Claims paid by life insurers, October—December 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	2 110 560	2 110 560	14 219 757	14 123 194	663 720	663 720	1 331 134	1 211 134	3 748 895	3 608 468	22 074 066	21 717 076
Term and whole life assurance	165 565	165 565	550 472	550 472			168 007	48 007	25 140	25 140	909 184	789 184
Endowment insurance	1 944 995	1 944 995	13 669 285	13 572 722	663 720	663 720	1 163 127	1 163 127	3 723 755	3 583 328	21 164 882	20 927 892
Birth and marriage assurance			900 179	900 179					16 375	16 375	916 554	916 554
Annuities	416 852	416 852	71 891	71 891			880 614	880 614	149 728	149 728	1 519 085	1 519 085
Unit linked life insurance			5 371 667	5 371 667	116 092	116 092	74 529	74 529	1 249 600	1 249 600	6 811 888	6 811 888
Supplementary insurances	401 070	401 070	560 387	560 387	107 620	80 620	108 319	108 319	537 095	480 428	1 714 491	1 630 824
TOTAL	2 928 482	2 928 482	21 123 881	21 027 318	887 432	860 432	2 394 596	2 274 596	5 701 693	5 504 599	33 036 084	32 595 427
incl insurances with tax benefit	942 748	942 748	1 874 790	1 874 790	391 017	391 017	905 245	905 245	1 252 982	1 112 555	5 366 782	5 226 355

Gross premiums and claims paid of life insurers, October—December 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	10 444 135	2 110 560	57 934 834	14 219 757	10 636 535	663 720	5 057 834	1 331 134	35 170 399	3 748 895	119 243 737	22 074 066
Term and whole life assurance	220 030	165 565	3 092 492	550 472	695 416		912 853	168 007	660 585	25 140	5 581 376	909 184
Term assurance	220 030	165 565	3 092 492	550 472	695 416		912 853	168 007	651 872	13 878	5 572 663	897 922
Whole life assurance									8 713	11 262	8 713	11 262
Endowment insurance	10 224 105	1 944 995	54 842 342	13 669 285	9 941 119	663 720	4 144 981	1 163 127	34 509 814	3 723 755	113 662 361	21 164 882
Pure endowment			12 731 100	5 012 794	2 725 419	164 683			3 942 012	669 709	19 398 531	5 847 186
incl endowment for children			12 731 100	5 012 794	2 725 419	164 683			3 942 012	669 709	19 398 531	5 847 186
Endowment insurance	10 224 105	1 944 995	42 111 242	8 656 491	7 215 700	499 037	4 144 981	1 163 127	30 567 802	3 054 046	94 263 830	15 317 696
incl endowment with tax benefit	5 159 800	691 076	36 724 832	1 566 534	6 434 790	373 925			18 581 750	1 034 022	66 901 172	3 665 557
Birth and marriage assurance			959 188	900 179					36 648	16 375	995 836	916 554
Birth assurance												
Marriage assurance			959 188	900 179					36 648	16 375	995 836	916 554
Annuities	7 891 613	416 852	497 894	71 891			15 376 192	880 614	2 695 456	149 728	26 461 155	1 519 085
incl annuities												
with tax benefit	7 198 306	251 672	494 781	49 607			15 323 605	880 614	2 662 805	149 728	25 679 497	1 331 621
Unit linked life insurance			54 685 788	5 371 667	10 429 123	116 092	2 880 136	74 529	21 235 346	1 249 600	89 230 393	6 811 888
incl unit linked life insurance												
with tax benefit			13 662 723	258 649	3 299 291	17 092	1 575 118	24 631	1 289 469	69 232	19 826 601	369 604
Supplementary insurances	1 055 384	401 070	4 360 203	560 387	240 750	107 620		108 319	1 521 411	537 095	7 177 748	1 714 491
Health rider as supplementary insurance	975 899	398 558	4 360 203	560 387	240 750	107 620		108 319	1 268 379	496 621	6 845 231	1 671 505
Accident rider as supplementary insurance	655 646	322 493	4 360 203	560 387	240 750	107 620		108 319	1 268 379	496 621	6 524 978	1 595 440
Sickness rider as supplementary insurance	320 253	76 065									320 253	76 065
Other supplementary insurances	79 485	2 512							253 032	40 474	332 517	42 986
TOTAL	19 391 132	2 928 482	118 437 907	21 123 881	21 306 408	887 432	23 314 162	2 394 595	60 659 260	5 701 693	243 108 869	33 036 083
incl insurances with tax benefit	12 358 106	942 748	50 882 336	1 874 790	9 734 081	391 017	16 898 723	905 245	22 534 024	1 252 982	112 407 270	5 366 782

Premiums of non-life insurers, October—December 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	37 071 170	33 935 962	64 315 711	63 449 525	14 213 609	2 134 507	10 205 052	5 063 837	24 910 298	5 846 302	7 481 351	474 217			158 197 191	110 904 350	4 802 093	4 653 855	162 999 284	115 558 205
Short-term health insurance	5 739 205	5 473 351	7 583 533	7 594 883	1 392 023	1 392 023	315 077	219 060	3 267 262	2 454 517	4 628 337	4 452 468			22 925 437	21 586 302			22 925 437	21 586 302
Land vehicles insurance	63 577 885	62 635 534	89 279 692	88 894 799	266 604	215 517	2 580 533	1 270 164	23 163 064	7 054 620	56 137 727	15 218 374			235 005 505	175 289 008			235 005 505	175 289 008
Other vehicles insurance	868 312	223 801	170 190	168 513					1 838 857	276 248	43 139			2 920 498	668 562	2 920 498			668 562	
Goods in transit insurance	2 446 221	771 193	1 321 741	1 324 227	233 608	173 123			102 197	1 947	834 606	779 022			4 938 373	3 049 512			4 938 373	3 049 512
Property insurance	30 386 363	24 031 156	75 957 059	72 498 094	22 531	16 831	549 928	218 452	8 661 234	2 820 347	18 826 883	5 128 800	1		134 403 999	104 713 680			134 403 999	104 713 680
Vehicle liability insurance	3 116 338	1 142 617	116 260	116 260	2 926 611	2 926 611			181 702	87 800	7 613			6 348 524	4 273 288	6 348 524			4 273 288	
General liability insurance	3 102 725	2 168 539	5 894 195	4 963 829					185 065	36 901	1 721 856	-295	61 630	10 965 471	7 168 974	10 965 471			7 168 974	
Insurance for pecuniary loss	1 042 043	504 618	2 269 757	1 892 854	15 258	15 258	546 909	263 123	417 668	299 081	1 508 954	159 700			5 800 589	3 134 634			5 800 589	3 134 634
DIRECT INSURANCE	147 350 262	130 886 771	246 908 138	240 902 984	19 070 244	6 873 870	14 197 499	7 034 636	62 727 347	18 877 763	91 190 466	26 212 286	61 631		581 505 587	430 788 310	4 802 093	4 653 855	586 307 680	435 442 165
REINSURANCE																	5 535 118	498 588	5 535 118	498 588
TOTAL	147 350 262	130 886 771	246 908 138	240 902 984	19 070 244	6 873 870	14 197 499	7 034 636	62 727 347	18 877 763	91 190 466	26 212 286	61 631		581 505 587	430 788 310	10 337 211	5 152 443	591 842 798	435 940 753
incl obligatory insurance	37 541 626	34 062 985	64 805 351	63 939 165	14 213 609	2 134 507	10 205 052	5 063 837	24 917 935	5 847 830	7 481 351	474 217			159 164 924	111 522 541	4 802 093	4 653 855	163 967 017	116 176 396

- 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, October—December 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	27 766 022	26 665 519	53 361 290	51 487 431	14 967 150	2 737 181	10 696 586	6 099 982	21 205 668	4 724 923	3 575 966	880 034			131 572 682	92 595 070	783 714	783 714	132 356 396	93 378 784
Short-term health insurance	2 937 762	2 819 368	3 321 521	3 316 647	525 244	525 244	115 773	75 938	1 486 412	1 489 552	1 498 423	1 480 887	25 000		9 910 135	9 707 636			9 910 135	9 707 636
Land vehicles insurance	31 597 130	29 954 850	46 121 573	46 130 899	0	0	2 177 283	1 148 444	14 763 918	4 313 878	25 574 601	7 408 093	4 349	1	120 238 854	88 956 165			120 238 854	88 956 165
Other vehicles insurance	87 946	63 773									89 787	85 889			177 733	149 662			177 733	149 662
Goods in transit insurance	1 175 663	632 648	211 363	211 363	21 896	15 637			101 356	86 905					1 510 278	946 553			1 510 278	946 553
Property insurance	8 951 141	8 535 402	20 293 632	19 671 346			188 218	95 495	2 860 055	1 337 064	6 936 466	2 738 582			39 229 512	32 377 889			39 229 512	32 377 889
Vehicle liability insurance	948 487	327 311	11 163	11 163	861 205	861 205									1 820 855	1 199 679			1 820 855	1 199 679
General liability insurance	493 592	364 433	219 655	219 655					17 508	3 502	226 992	242 492			957 747	830 082			957 747	830 082
Insurance for pecuniary loss	684 380	684 380			20 000	8 000			-63 958	2 104 375	692 237				2 808 755	1 320 659			2 808 755	1 320 659
DIRECT INSURANCE	74 642 123	70 047 684	123 540 197	121 048 504	16 375 495	4 139 267	13 197 860	7 427 859	40 333 561	11 804 961	40 107 966	13 615 119	29 349	1	308 226 551	228 083 395	783 714	783 714	309 010 265	228 867 109
REINSURANCE																	3 441 629	-10 487 084	3 441 629	-10 487 084
TOTAL	74 642 123	70 047 684	123 540 197	121 048 504	16 375 495	4 139 267	13 197 860	7 427 859	40 333 561	11 804 961	40 107 966	13 615 119	29 349	1	308 226 551	228 083 395	4 225 343	-9 703 370	312 451 894	218 380 025
incl obligatory insurance	27 815 242	26 683 066	53 361 290	51 487 431	14 967 150	2 737 181	10 696 586	6 099 982	21 205 668	4 724 923	3 575 966	880 034			131 621 902	92 612 617	783 714	783 714	132 405 616	93 396 331

Gross premiums of non-life insurers, October—December 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	37 071 170	64 315 711	14 213 609	10 205 052	24 910 298	7 481 351	0	158 197 191	4 802 093	162 999 284
Short-term health insurance	5 739 205	7 583 533	1 392 023	315 077	3 267 262	4 628 337		22 925 437		22 925 437
Accident	1 930 234	4 933 237		36 450	651 229	2 623 422		10 174 572		10 174 572
Sickness								0		0
Travel	3 808 971	2 650 296	1 392 023	278 627	2 616 033	2 004 915		12 750 865		12 750 865
Land vehicles insurance	63 577 885	89 279 692	266 604	2 580 533	23 163 064	56 137 727		235 005 505		235 005 505
Railway rolling stock insurance					1 834 522			1 834 522		1 834 522
Aircraft insurance								0		0
Insurance for ships	868 312	170 190			4 335	43 139		1 085 976		1 085 976
Goods in transit insurance	2 446 221	1 321 741	233 608		102 197	834 606		4 938 373		4 938 373
Road transit	1 223 111	1 321 741	260 564		54 966	834 606		3 694 988		3 694 988
Railroad transit	244 622		-40 893		47 231			250 960		250 960
Air cargo	244 622							244 622		244 622
Marine cargo	733 867		13 937					747 804		747 804
Property insurance (physical persons)	14 843 503	39 870 540	681	328 389	4 000 378	7 796 479		66 839 970		66 839 970
Fire and natural forces	7 867 057	29 503 835	681	253 268	260 025	3 900 969		41 785 835		41 785 835
Other property	6 976 447	10 366 705		75 121	3 740 353	3 895 510		25 054 136		25 054 136
incl animal insurance		137 330			1 000			138 330		138 330
Property insurance (legal persons)	15 542 860	36 086 519	21 850	221 539	4 660 856	11 030 404	1	67 564 029		67 564 029
Fire and natural forces	9 051 683	22 914 940	21 850	121 302	1 305 039	5 411 164	1	38 825 979		38 825 979
Other property	6 491 176	13 171 579		100 237	3 355 817	5 619 240		28 738 049		28 738 049
incl animal insurance	197 551	584 540						782 091		782 091
Motor vehicle liability insurance	3 086 352	116 260	2 926 611		181 702			6 310 925		6 310 925
Aircraft liability insurance								0		0
Liability insurance for ships	29 986					7 613		37 599		37 599
General liability insurance	3 102 725	5 894 195			185 065	1 721 856	61 630	10 965 471		10 965 471
Employers liability	491 499	330 777						822 276		822 276
Public liability	1 411 740	1 062 205			158 322	1 670 201	61 630	4 364 098		4 364 098
Professional liability	1 198 148	1 297 087			26 743			2 521 978		2 521 978
Notaries liability	109 325	451 433						560 758		560 758
Auditors liability	361 131	38 207			7 637			406 975		406 975
Other professional liability	727 692	807 447			19 106			1 554 245		1 554 245
Product liability	1 338	3 204 126				51 655		3 257 119		3 257 119
Insurance for pecuniary loss	1 042 043	2 269 757	15 258	546 909	417 668	1 508 954		5 800 589		5 800 589
Credit insurance								0		0
Suretyship insurance	704 757		15 258	546 909	417 668			1 684 592		1 684 592
Miscellaneous financial loss insurance	337 286	2 269 757				1 508 954		4 115 997		4 115 997
Legal expenses insurance								0		0
DIRECT INSURANCE	147 350 262	246 908 138	19 070 244	14 197 499	62 727 347	91 190 466	61 631	581 505 587	4 802 093	586 307 680
REINSURANCE								0	5 535 118	5 535 118
TOTAL	147 350 262	246 908 138	19 070 244	14 197 499	62 727 347	91 190 466	61 631	581 505 587	10 337 211	591 842 798
incl obligatory insurance	37 541 626	64 805 351	14 213 609	10 205 052	24 917 935	7 481 351	0	159 164 924	4 802 093	163 967 017

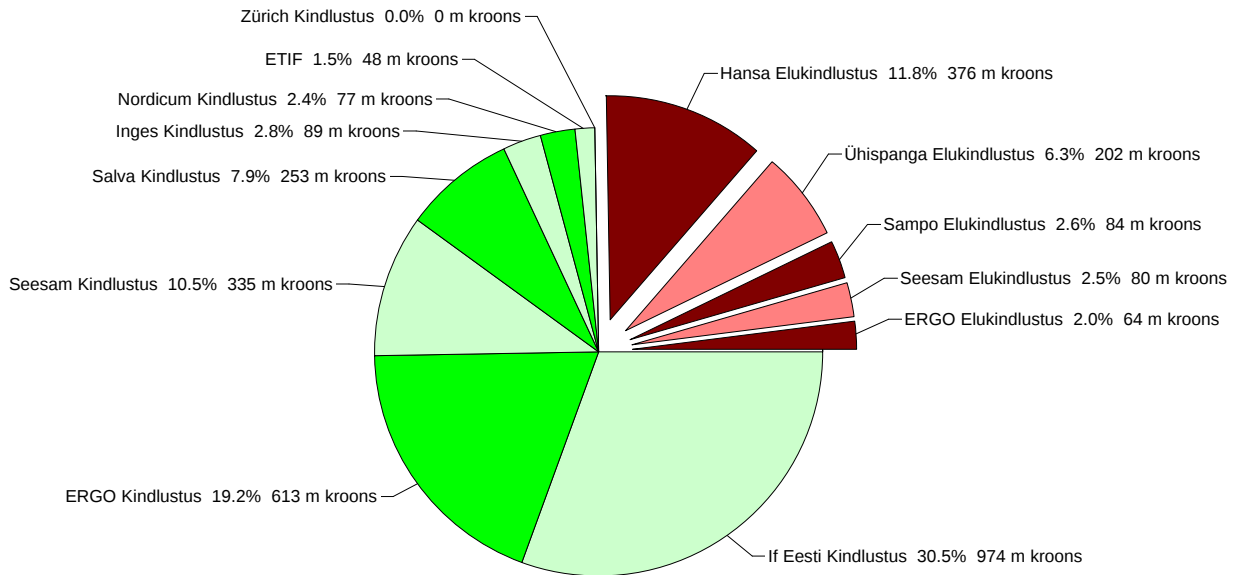
- Data of Estonian Traffic Insurance Foundation (ETIF) include the membership fee of 2,4% of companies' motor TPL gross premiums, and the 2,4% is non-included in the data of companies

Gross claims paid by non-life insurers, October—December 2004 (kroons)

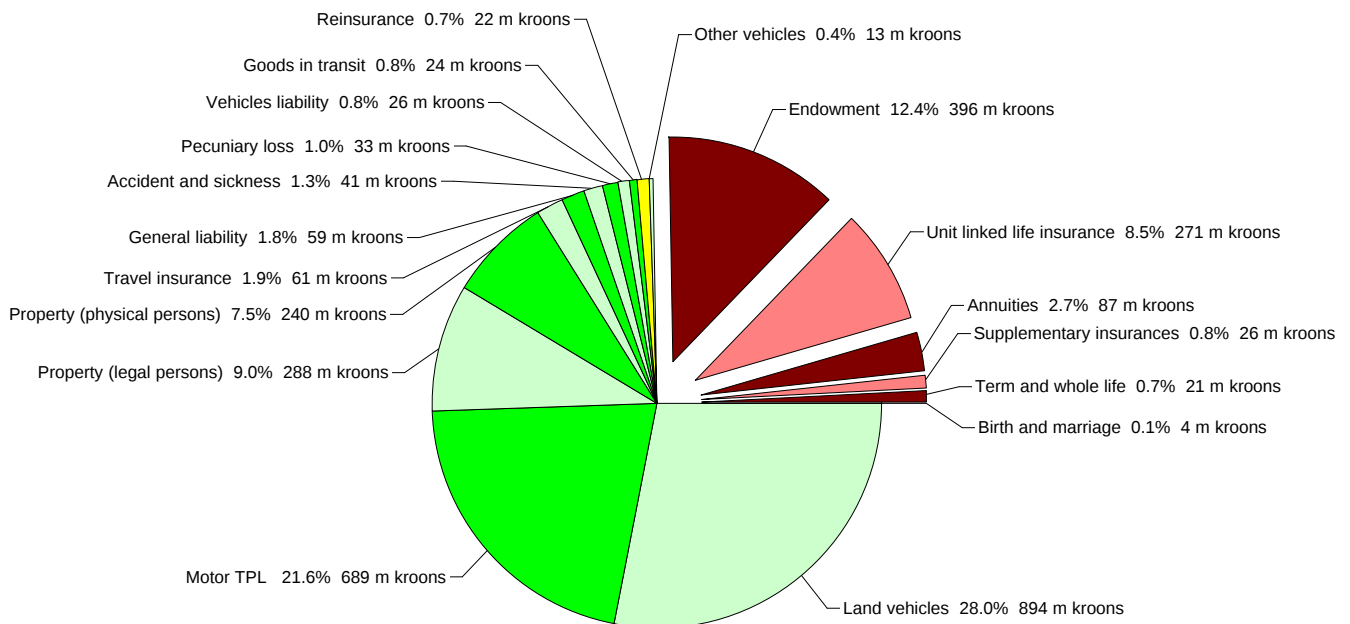
	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	Nordicum Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Zürich Kindlustus Eesti	Total of companies	Estonian Traffic Insurance	TOTAL
Motor TPL insurance	27 766 022	53 361 290	14 967 150	10 696 586	21 205 668	3 575 966	0	131 572 682	783 714	132 356 396
Short-term health insurance	2 937 762	3 321 521	525 244	115 773	1 486 412	1 498 423	25 000	9 910 135		9 910 135
Accident	1 187 850	1 897 488		22 056	308 115	630 416	25 000	4 070 925		4 070 925
Sickness								0		0
Travel	1 749 912	1 424 033	525 244	93 716	1 178 297	868 007		5 839 209		5 839 209
Land vehicles insurance	31 597 130	46 121 573	0	2 177 283	14 763 918	25 574 601	4 349	120 238 854		120 238 854
Railway rolling stock insurance								0		0
Aircraft insurance								0		0
Insurance for ships	87 946					89 787		177 733		177 733
Goods in transit insurance	1 175 663	211 363	21 896			101 356		1 510 278		1 510 278
Road transit	1 161 714	211 363	21 896			101 356		1 496 329		1 496 329
Railroad transit								0		0
Air cargo								0		0
Marine cargo	13 949							13 949		13 949
Property insurance (physical persons)	4 768 587	9 287 977		188 218	1 378 988	1 659 720		17 283 490		17 283 490
Fire and natural forces	2 520 991	6 727 977		174 047	1 205 584	911 587		11 540 186		11 540 186
Other property	2 247 595	2 560 000		14 170	173 404	748 133		5 743 302		5 743 302
incl animal insurance		75 172						75 172		75 172
Property insurance (legal persons)	4 182 554	11 005 655			1 481 067	5 276 746		21 946 022		21 946 022
Fire and natural forces	1 250 930	2 060 311			1 053 245	3 429 974		7 794 460		7 794 460
Other property	2 931 624	8 945 344			427 822	1 846 772		14 151 562		14 151 562
incl animal insurance	109 044	516 018						625 062		625 062
Motor vehicle liability insurance	948 487	11 163	861 205					1 820 855		1 820 855
Aircraft liability insurance								0		0
Liability insurance for ships								0		0
General liability insurance	493 592	219 655			17 508	226 992		957 747		957 747
Employers liability	74 676	6 626						81 302		81 302
Public liability	276 983	51 355			17 508	226 992		572 838		572 838
Professional liability	141 932	144 461						286 393		286 393
Notaries liability	49 220							49 220		49 220
Auditors liability								0		0
Other professional liability	92 712	144 461						237 173		237 173
Product liability		17 213						17 213		17 213
Insurance for pecuniary loss	684 380			20 000		2 104 375		2 808 755		2 808 755
Credit insurance								0		0
Suretyship insurance	684 380			20 000				704 380		704 380
Miscellaneous financial loss insurance						2 104 375		2 104 375		2 104 375
Legal expenses insurance								0		0
DIRECT INSURANCE	74 642 122	123 540 197	16 375 495	13 197 859	40 333 561	40 107 966	29 349	308 226 549	783 714	309 010 263
REINSURANCE								0	3 441 629	3 441 629
TOTAL	74 642 122	123 540 197	16 375 495	13 197 859	40 333 561	40 107 966	29 349	308 226 549	4 225 343	312 451 892
incl obligatory insurance	27 815 242	53 361 290	14 967 150	10 696 586	21 205 668	3 575 966	0	131 621 902	783 714	132 405 616

Gross premiums, January—December 2004 (Total — 3.2 billion kroons)

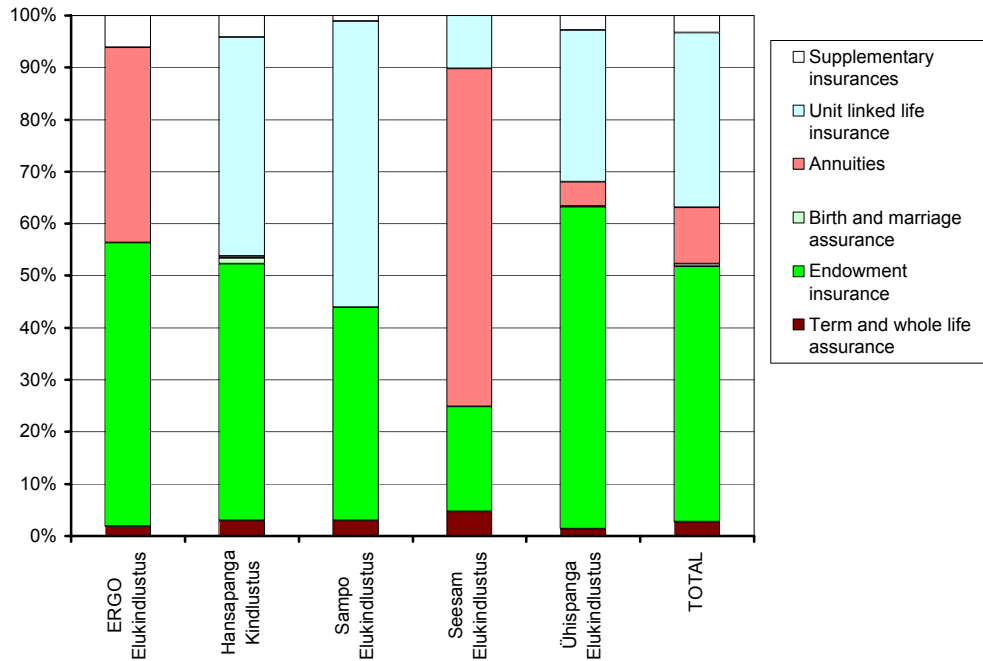
Per insurer



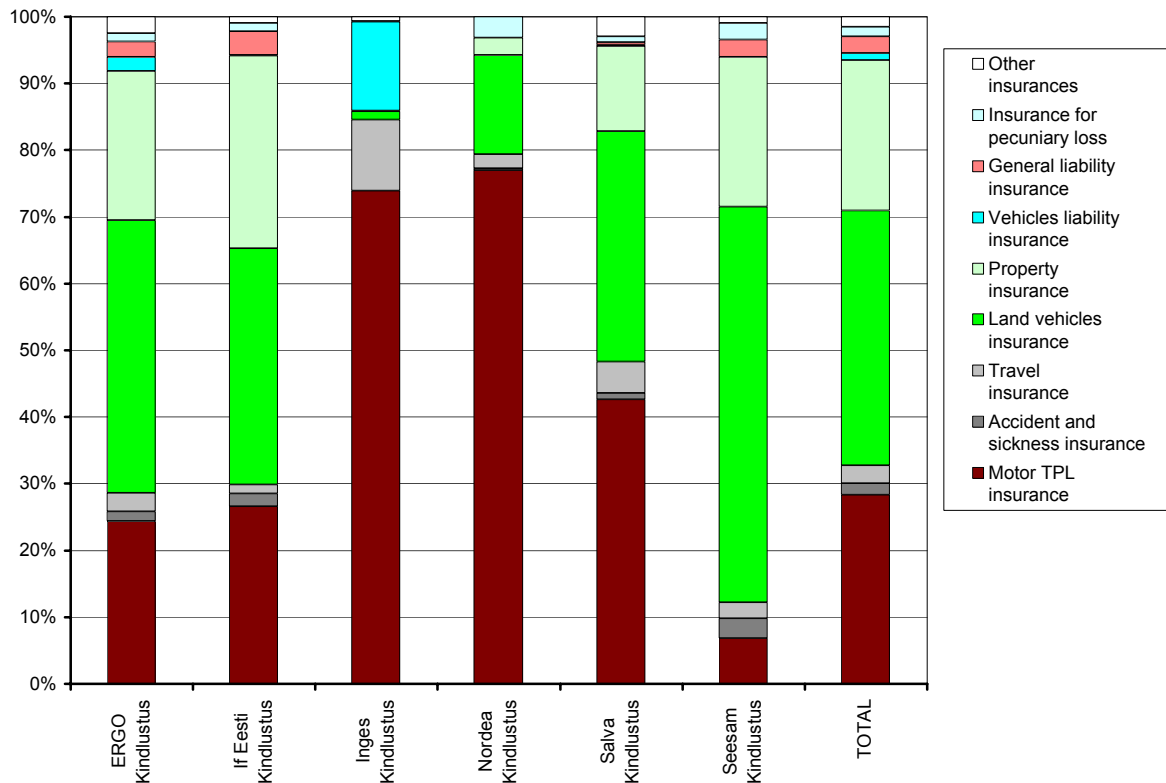
By lines of business



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



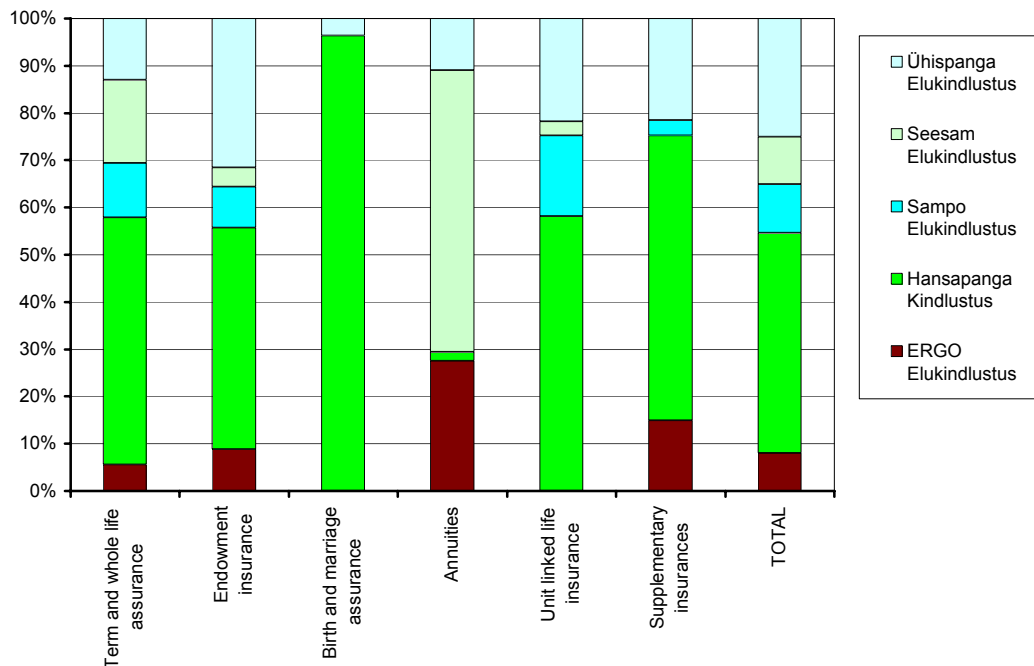
Structure of non-life insurance gross premiums by company, January—December 2004



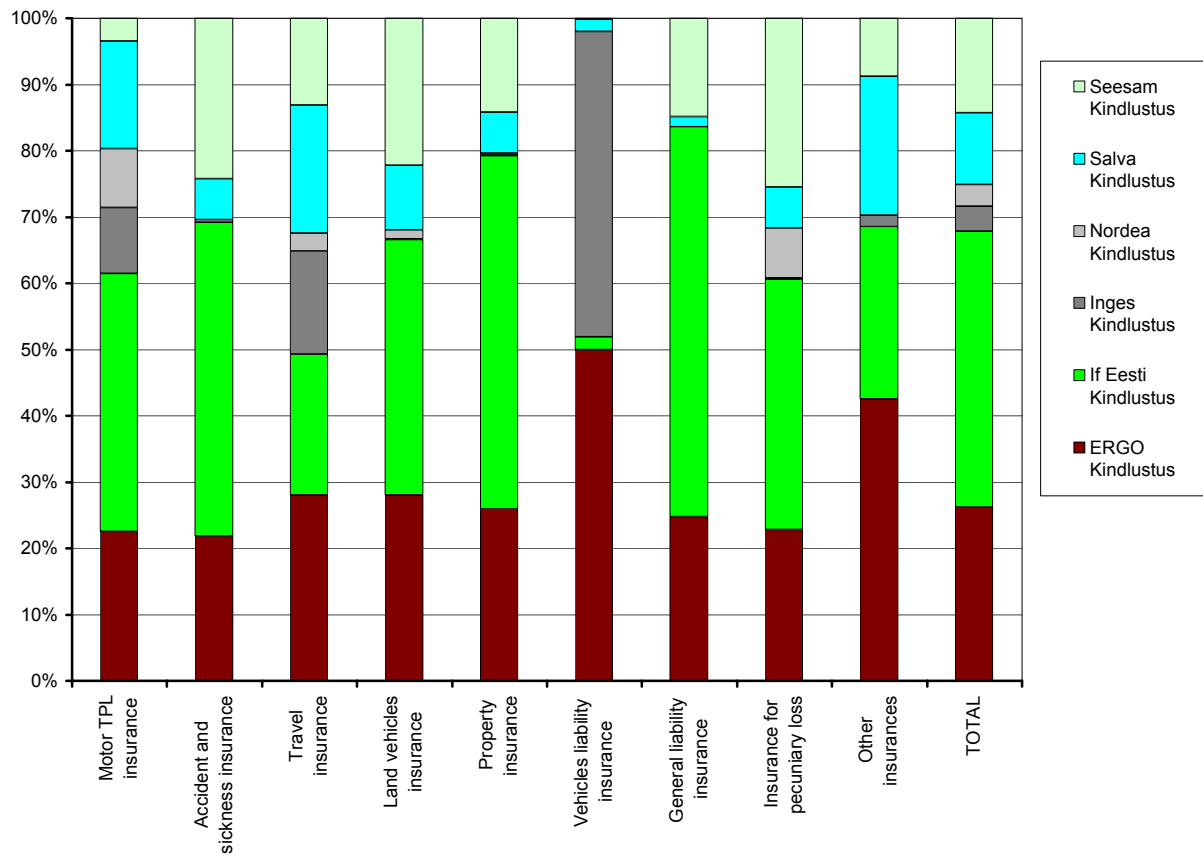
- Only direct insurance

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

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



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



- Only direct insurance

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