

Non-life insurance*

(thousand kroons)

July 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	16 860	24 391	6 043	4 138	11 849	5 197	252	68 730
incl membership fee to ETIF	PR	469	683	199	117	327	147		1 942
	CL	8 810	12 808	2 991	1 479	4 852	2 140	207	33 287
Accident and sickness	PR	739	1 453		16	231	1 279		3 718
	CL	289	286		8	38	269		890
Travel insurance	PR	1 893	1 362	1 209	171	1 649	720		7 004
	CL	356	204	29		263	196		1 048
Land vehicles insurance (physical persons)	PR	3 326	12 114	7	515	953	9 460		26 375
	CL	1 960	2 404	97	171	998	3 659		9 289
Land vehicles insurance (legal persons)	PR	19 577	20 549	121	589	7 357	13 416		61 609
	CL	11 101	13 931	4	1 232	3 629	5 562		35 459
Other vehicles insurance	PR	730	75			105	69		979
	CL	25							25
Goods in transit insurance	PR	679	468	88		6	490		1 731
	CL	92	9						101
Property insurance (physical persons)	PR	6 335	14 040	1	127	1 312	2 274		24 089
	CL	1 161	4 590		4	646	823		7 224
Property insurance (legal persons)	PR	6 543	14 134		1 595	2 172	5 080		29 524
	CL	1 951	3 270			515	1 036		6 772
Vehicles liability insurance	PR	1 142	47	1 114		23			2 326
	CL	378		783					1 161
General liability insurance	PR	1 207	2 070			27	412		3 716
	CL	137	31				(8)		160
Insurance for pecuniary loss	PR	312	959		52	345	1 214		2 882
	CL	7					2 428		2 435
TOTAL	PR	59 343	91 662	8 583	7 203	26 029	39 611	252	232 683
	CL	26 267	37 533	3 904	2 894	10 941	16 105	207	97 851

(thousand kroons)

January—July 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	124 897	175 434	37 380	29 064	77 094	31 600	1 278	476 747
incl membership fee to ETIF	PR	3 490	4 912	1 072	815	2 159	852		13 300
	CL	66 107	98 846	25 101	18 183	39 279	10 869	1 582	259 967
Accident and sickness	PR	6 730	11 827		123	1 664	6 724		27 068
	CL	1 625	2 886		44	785	1 729		7 069
Travel insurance	PR	10 371	10 167	5 645	654	9 517	5 769		42 123
	CL	2 909	2 458	134	41	2 754	2 863		11 159
Land vehicles insurance (physical persons)	PR	27 883	80 023	55	2 496	4 417	60 469		175 343
	CL	18 224	19 892	97	1 482	3 197	26 237		69 129
Land vehicles insurance (legal persons)	PR	131 446	141 701	530	4 024	48 870	86 443		413 014
	CL	76 008	116 365	92	3 336	29 400	45 620		270 821
Other vehicles insurance	PR	2 908	1 092			4 111	232		8 343
	CL	778	144						922
Goods in transit insurance	PR	6 170	4 276	469		243	1 812		12 970
	CL	1 210	1 416				79		2 705
Property insurance (physical persons)	PR	37 436	91 458	10	698	9 323	18 001		156 926
	CL	29 521	65 438		2 587	7 339	13 942		118 827
Property insurance (legal persons)	PR	51 080	92 567	25	4 168	14 600	31 809		194 249
	CL	32 808	39 460		398	6 031	31 361		110 058
Vehicles liability insurance	PR	7 672	410	6 835		431			15 348
	CL	3 980	27	2 966					6 973
General liability insurance	PR	11 227	21 169			626	5 326		38 348
	CL	1 613	1 001			97	483		3 194
Insurance for pecuniary loss	PR	2 156	10 858	17	783	1 099	5 130		20 043
	CL	3 081				655	3 603		7 339
TOTAL	PR	419 976	640 982	50 966	42 010	171 995	253 315	1 278	1 580 522
	CL	237 864	347 933	28 390	26 071	89 537	136 786	1 582	868 163

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 Nordicum Kindlustuse Eesti AS was changed to QBE Kindlustuse Eesti AS on 20 April 2005

*** ETIF — Estonian Traffic Insurance Fund

Life insurance*

(thousand kroons)

July 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	73	1 235	277	329	286	2 200
	CL		5			3	8
Endowment insurance	PR	3 101	15 485	2 884	1 298	11 567	34 335
	CL	761	3 648	292	2 041	767	7 509
incl insurance with tax benefit	PR	1 486	9 815	1 610		5 969	18 880
	CL	379	476	136		218	1 209
Birth and marriage assurance	PR		282			12	294
	CL		281			11	292
Annuities	PR	2 037	106		3 985	695	6 823
	CL	129	55		1 279	82	1 545
incl insurance with tax benefit	PR	1 586	106		3 972	666	6 330
	CL	93	55		1 279	82	1 509
Unit linked life insurance	PR		20 910	1 874	1 474	5 000	29 258
	CL		632	545	19	1 377	2 573
incl insurance with tax benefit	PR		1 936	797	632	282	3 647
	CL		14	114	18	18	164
Supplementary insurances	PR	315	1 565	58		554	2 492
	CL	71	205	16	32	105	429
TOTAL	PR	5 526	39 583	5 093	7 086	18 114	75 402
	CL	961	4 826	853	3 371	2 345	12 356
incl insurance with tax benefit	PR	3 072	11 857	2 407	4 604	6 917	28 857
	CL	472	545	250	1 297	318	2 882

(thousand kroons)

January—July 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	908	8 218	1 809	2 917	1 901	15 753
	CL		497	2	110	494	1 103
Endowment insurance	PR	21 794	117 404	20 973	9 316	80 435	249 922
	CL	3 134	35 246	1 842	8 995	7 781	56 998
incl insurance with tax benefit	PR	10 704	76 070	13 332		41 846	141 952
	CL	1 131	4 220	947		3 435	9 733
Birth and marriage assurance	PR		2 062			88	2 150
	CL		2 232			20	2 252
Annuities	PR	13 605	1 168		29 603	5 112	49 488
	CL	1 082	281		5 741	340	7 444
incl insurance with tax benefit	PR	11 989	1 165		29 527	4 997	47 678
	CL	815	237		5 741	334	7 127
Unit linked life insurance	PR		182 578	41 791	8 828	68 241	301 438
	CL		16 758	3 244	197	6 180	26 379
incl insurance with tax benefit	PR		18 884	8 318	4 216	2 948	34 366
	CL		118	464	73	204	859
Supplementary insurances	PR	2 200	10 727	448		3 787	17 162
	CL	566	1 078	147	204	2 064	4 059
TOTAL	PR	38 507	322 157	65 021	50 664	159 564	635 913
	CL	4 782	56 092	5 235	15 247	16 879	98 235
incl insurance with tax benefit	PR	22 693	96 119	21 650	33 743	49 791	223 996
	CL	1 946	4 575	1 411	5 814	3 973	17 719

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 AS Ühispana Elukindlustus was changed to AS SEB Ühispana Elukindlustus on 4 April 2005

Premiums of life insurers, January—July 2005 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	SEB Ühispanga Elukind- lustus*	TOTAL	Share of total premiums
1. Term and whole life assurance	908	8 218	1 809	2 917	1 901	15 753	2,5%
2. Endowment insurance	21 794	117 404	20 973	9 316	80 435	249 922	39,3%
incl. endowment	10 704	76 070	13 332		41 846	141 952	22,3%
with tax benefit							
3. Birth and marriage assurance		2 062			88	2 150	0,3%
4. Annuities	13 605	1 168		29 603	5 112	49 488	7,8%
incl. annuities	11 989	1 165		29 527	4 997	47 678	7,5%
with tax benefit							
5. Unit linked life insurance		182 578	41 791	8 828	68 241	301 438	47,4%
incl. unit linked life insurance		18 884	8 318	4 216	2 948	34 366	5,4%
with tax benefit							
6. Supplementary insurances	2 200	10 727	448		3 787	17 162	2,7%
TOTAL	38 507	322 157	65 021	50 664	159 564	635 913	100,0%
incl. insurance	22 693	96 119	21 650	33 743	49 791	223 996	35,2%
with tax benefit							
Share of total premiums	6,1%	50,7%	10,2%	8,0%	25,1%	100,0%	

Claims paid of life insurers, January—July 2005 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	SEB Ühispanga Elukind- lustus*	TOTAL
1. Term and whole life assurance		497	2	110	494	1 103
2. Endowment insurance	3 134	35 246	1 842	8 995	7 781	56 998
incl. endowment	1 131	4 220	947		3 435	9 733
with tax benefit						
3. Birth and marriage assurance		2 232			20	2 252
4. Annuities	1 082	281		5 741	340	7 444
incl. annuities	815	237		5 741	334	7 127
with tax benefit						
5. Unit linked life insurance		16 758	3 244	197	6 180	26 379
incl. unit linked life insurance		118	464	73	204	859
with tax benefit						
6. Supplementary insurances	566	1 078	147	204	2 064	4 059
TOTAL	4 782	56 092	5 235	15 247	16 879	98 235
incl. insurance	1 946	4 575	1 411	5 814	3 973	17 719
with tax benefit						

* The name of AS Ühispanga Elukindlustus was changed to AS SEB Ühispanga Elukindlustus on 4 April 2005

Premiums of non-life insurers, January—July 2005 (thousand kroons)

Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti*	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL	Share of total premiums
1. Motor TPL insurance	121 407	170 522	36 308	28 249	74 935	30 748	462 169	14 578	476 747	30,2%
2. Accident and sickness insurance	6 730	11 827		123	1 664	6 724	27 068		27 068	1,7%
3. Travel insurance	10 371	10 167	5 645	654	9 517	5 769	42 123		42 123	2,7%
4. Land vehicles insurance, physical persons	27 883	80 023	55	2 496	4 417	60 469	175 343		175 343	11,1%
5. Land vehicles insurance, legal persons	131 446	141 701	530	4 024	48 870	86 443	413 014		413 014	26,1%
6. Motor vehicle liability insurance	2 908	1 092			4 111	232	8 343		8 343	0,5%
7. Goods in transit insurance	6 170	4 276	469		243	1 812	12 970		12 970	0,8%
8. Property insurance, physical persons	37 436	91 458	10	698	9 323	18 001	156 926		156 926	9,9%
9. Property insurance, legal persons	51 080	92 567	25	4 168	14 600	31 809	194 249		194 249	12,3%
10. Vehicles liability insurance	7 672	410	6 835		431		15 348		15 348	1,0%
11. General liability insurance	11 227	21 169			626	5 326	38 348		38 348	2,4%
12. Insurance for pecuniary loss	2 156	10 858	17	783	1 099	5 130	20 043		20 043	1,3%
TOTAL	416 486	636 070	49 894	41 195	169 836	252 463	1 565 944	14 578	1 580 522	100,0%
Share of total premiums	26,4%	40,1%	3,2%	2,6%	10,7%	16,0%	99,1%	0,9%	100,0%	

Claims paid of non-life insurers, January—July 2005 (thousand kroons)

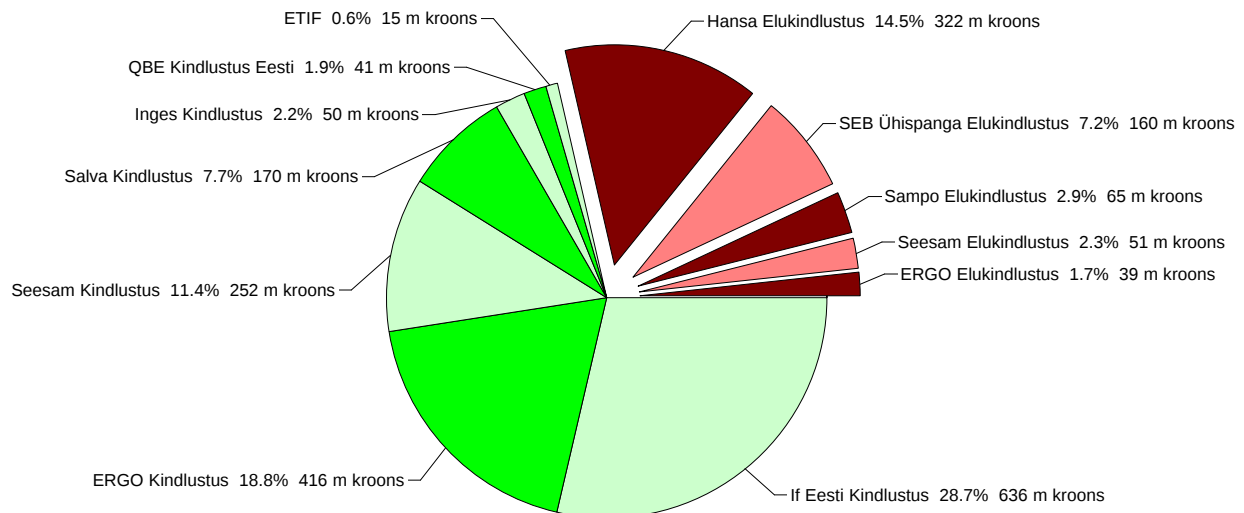
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti*	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	66 107	98 846	25 101	18 183	39 279	10 869	258 385	1 582	259 967
2. Accident and sickness insurance	1 625	2 886		44	785	1 729	7 069		7 069
3. Travel insurance	2 909	2 458	134	41	2 754	2 863	11 159		11 159
4. Land vehicles insurance, physical persons	18 224	19 892	97	1 482	3 197	26 237	69 129		69 129
5. Land vehicles insurance, legal persons	76 008	116 365	92	3 336	29 400	45 620	270 821		270 821
6. Motor vehicle liability insurance	778	144					922		922
7. Goods in transit insurance	1 210	1 416				79	2 705		2 705
8. Property insurance, physical persons	29 521	65 438		2 587	7 339	13 942	118 827		118 827
9. Property insurance, legal persons	32 808	39 460		398	6 031	31 361	110 058		110 058
10. Vehicles liability insurance	3 980	27	2 966				6 973		6 973
11. General liability insurance	1 613	1 001			97	483	3 194		3 194
12. Insurance for pecuniary loss	3 081				655	3 603	7 339		7 339
TOTAL	237 864	347 933	28 390	26 071	89 537	136 786	866 581	1 582	868 163

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

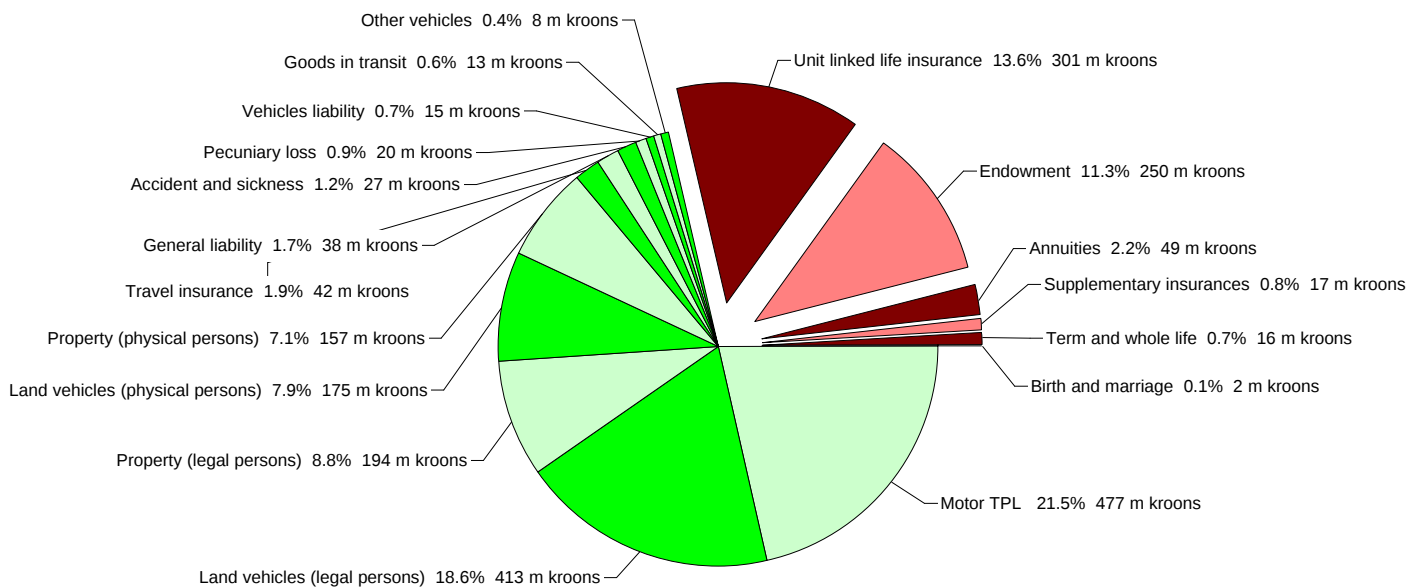
* The name of Nordicum Kindlustuse Eesti AS was changed to QBE Kindlustuse Eesti AS on 20 April 2005

Gross premiums, January—July 2005 (Total — 2.2 billion kroons)

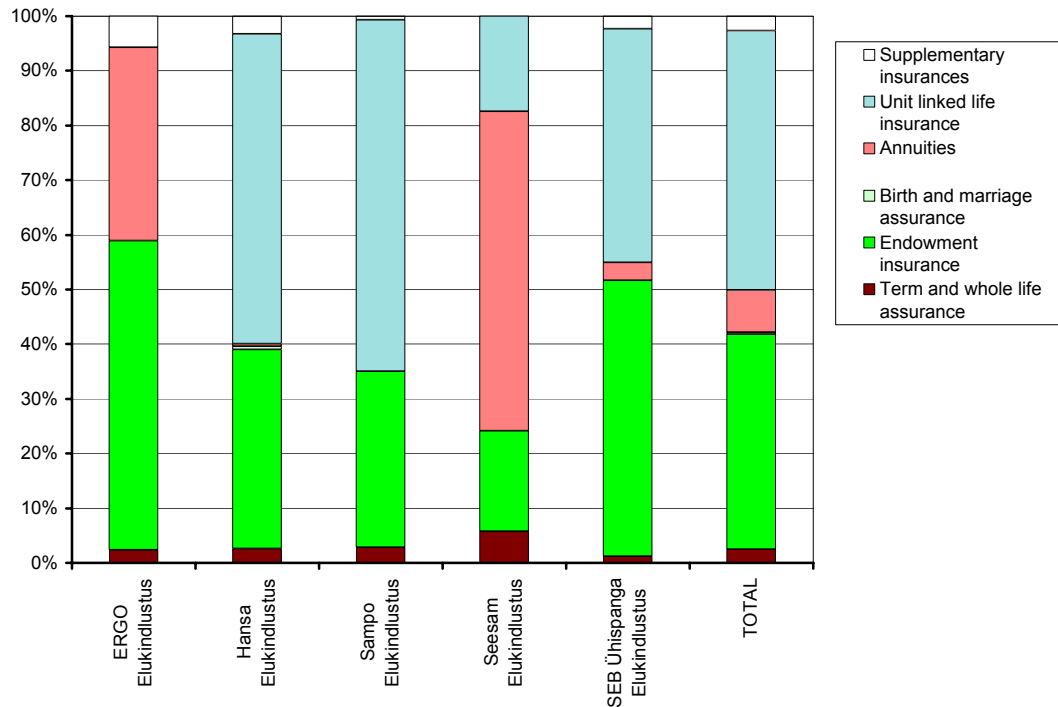
Per insurer



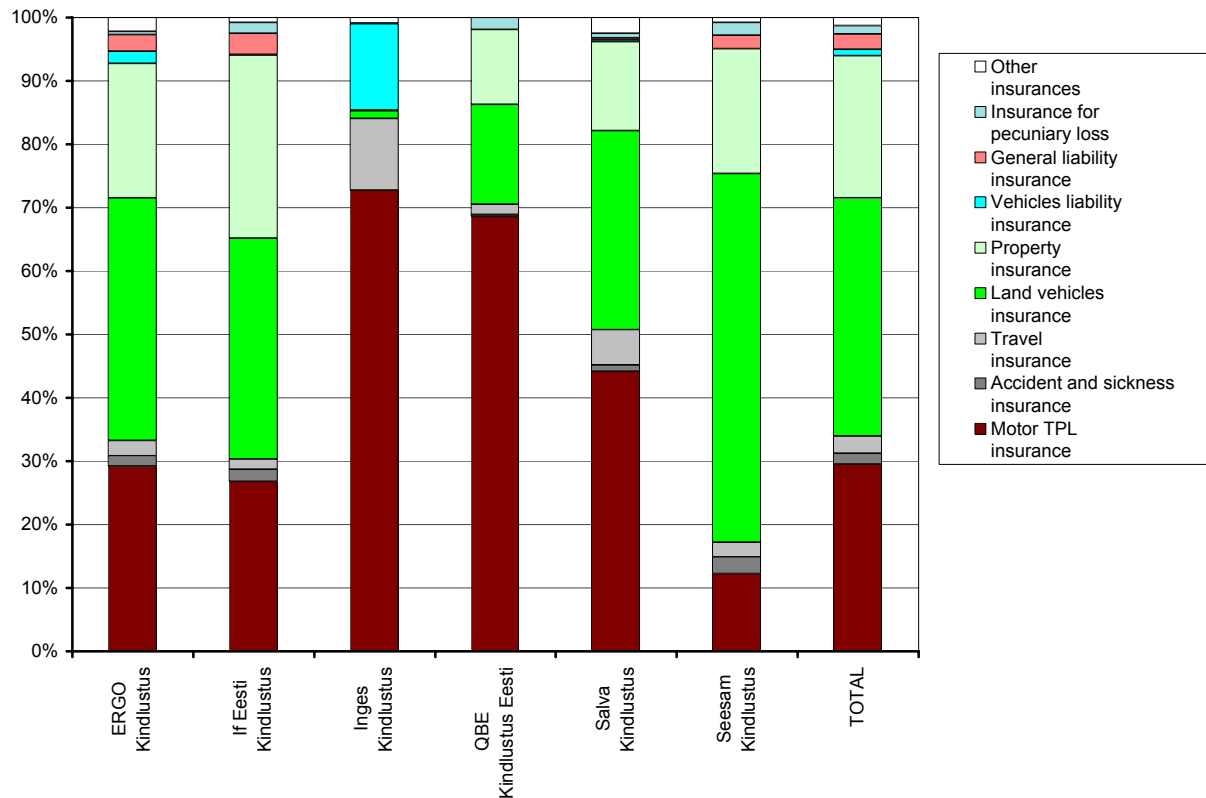
By lines of business



Structure of life insurance gross premiums by company, January—July 2005



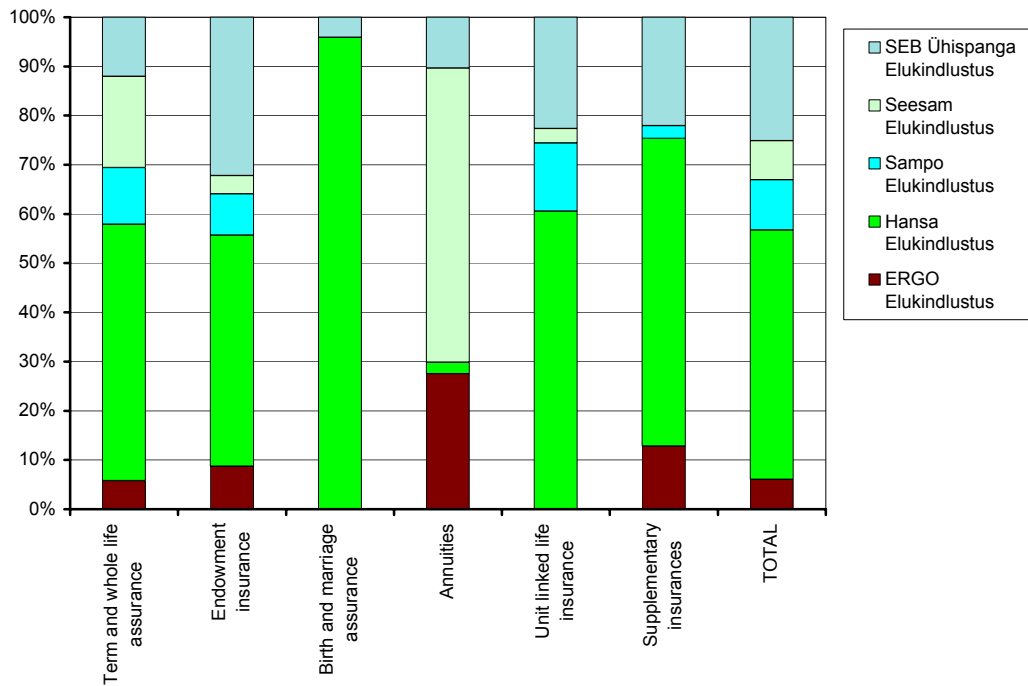
Structure of non-life insurance gross premiums by company, January—July 2005



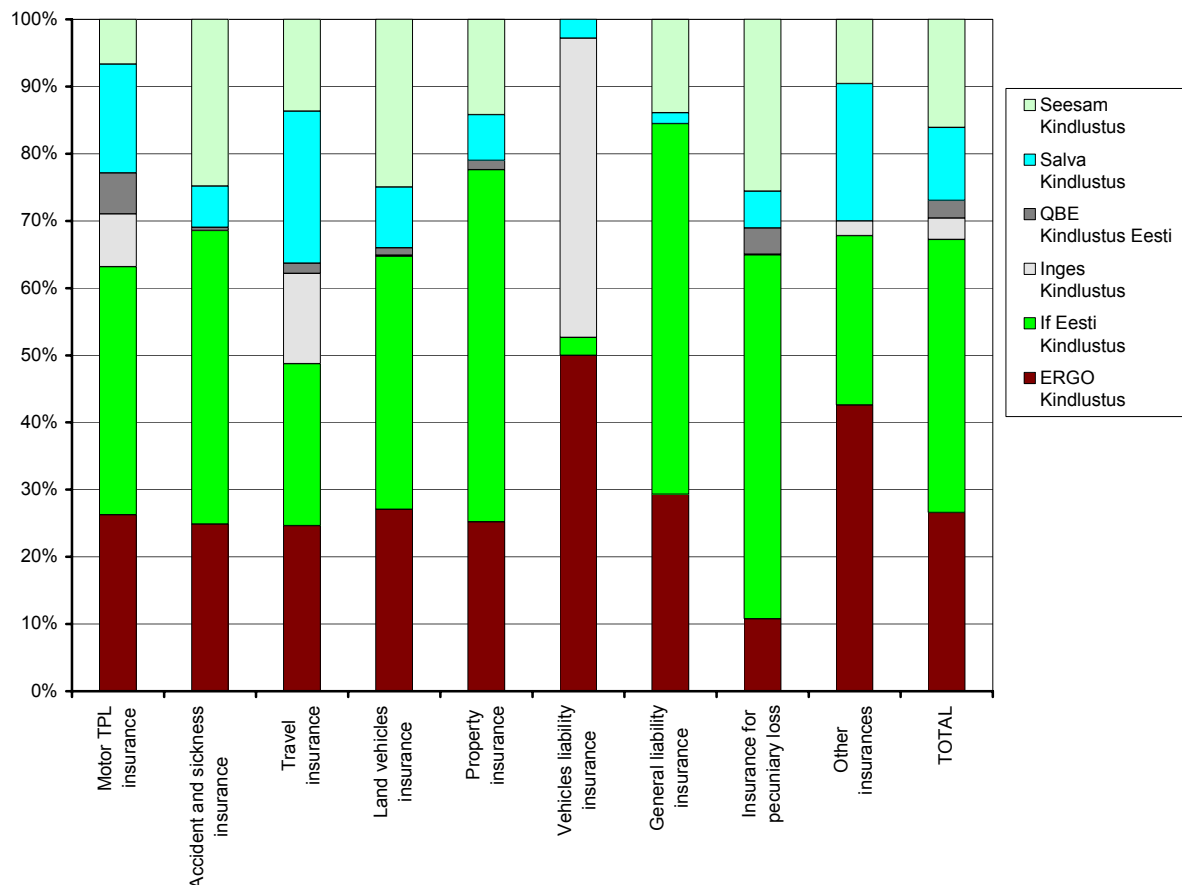
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Structure of life insurance gross premiums by lines of business, January—July 2005



Structure of non-life insurance gross premiums by lines of business, January—July 2005



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund