

Non-life insurance*

(thousand kroons)

August 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	14 617	20 701	5 693	3 048	10 142	4 675	205	59 081
incl membership fee to ETIF	PR	409	580	152	85	289	135		1 650
	CL	11 109	12 857	2 431	1 896	8 003	2 067	752	39 115
Accident and sickness	PR	543	1 256			182	738		2 719
	CL	318	477			55	625		1 475
Travel insurance	PR	1 638	1 361	776	146	1 593	850		6 364
	CL	330	186	(5)		231	754		1 496
Land vehicles insurance (physical persons)	PR	3 747	11 204	12	93	600	10 929		26 585
	CL	581	2 390		322	381	4 805		8 479
Land vehicles insurance (legal persons)	PR	17 664	19 807	41	514	7 577	13 344		58 947
	CL	9 663	15 112		421	3 670	3 960		32 826
Other vehicles insurance	PR	182	41			1 081	9		1 313
	CL	395	73				71		539
Goods in transit insurance	PR	759	796	103		77	315		2 050
	CL	231							231
Property insurance (physical persons)	PR	5 914	13 962	1	293	1 563	2 586		24 319
	CL	2 509	6 445		60	404	1 447		10 865
Property insurance (legal persons)	PR	6 876	10 796	13	242	2 335	4 712		24 974
	CL	5 620	1 604			498	359		8 081
Vehicles liability insurance	PR	650	67	608		77			1 402
	CL	662		(4)					658
General liability insurance	PR	618	1 857			101	410		2 986
	CL	100	237				(4)		333
Insurance for pecuniary loss	PR	378	878		11	137	738		2 142
	CL	7					418		425
TOTAL	PR	53 586	82 726	7 247	4 347	25 465	39 306	205	212 882
	CL	31 525	39 381	2 422	2 699	13 242	14 502	752	104 523

(thousand kroons)

January—August 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	139 514	196 135	43 073	32 112	87 236	36 275	1 483	535 828
incl membership fee to ETIF	PR	3 899	5 492	1 224	900	2 448	987		14 950
	CL	77 216	111 703	27 532	20 079	47 282	12 936	2 334	299 082
Accident and sickness	PR	7 273	13 083		123	1 846	7 462		29 787
	CL	1 943	3 363		44	840	2 354		8 544
Travel insurance	PR	12 009	11 528	6 421	800	11 110	6 619		48 487
	CL	3 239	2 644	129	41	2 985	3 617		12 655
Land vehicles insurance (physical persons)	PR	31 630	91 227	67	2 589	5 017	71 398		201 928
	CL	18 805	22 282	97	1 804	3 578	31 042		77 608
Land vehicles insurance (legal persons)	PR	149 110	161 508	571	4 538	56 447	99 787		471 961
	CL	85 671	131 477	92	3 757	33 070	49 580		303 647
Other vehicles insurance	PR	3 090	1 133			5 192	241		9 656
	CL	1 173	217				71		1 461
Goods in transit insurance	PR	6 929	5 072	572		320	2 127		15 020
	CL	1 441	1 416				79		2 936
Property insurance (physical persons)	PR	43 350	105 420	11	991	10 886	20 587		181 245
	CL	32 030	71 883		2 647	7 743	15 389		129 692
Property insurance (legal persons)	PR	57 956	103 363	38	4 410	16 935	36 521		219 223
	CL	38 428	41 064		398	6 529	31 720		118 139
Vehicles liability insurance	PR	8 322	477	7 443		508			16 750
	CL	4 642	27	2 962					7 631
General liability insurance	PR	11 845	23 026			727	5 736		41 334
	CL	1 713	1 238			97	479		3 527
Insurance for pecuniary loss	PR	2 534	11 736	17	794	1 236	5 868		22 185
	CL	3 088				655	4 021		7 764
TOTAL	PR	473 562	723 708	58 213	46 357	197 460	292 621	1 483	1 793 404
	CL	269 389	387 314	30 812	28 770	102 779	151 288	2 334	972 686

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)

August 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	90	1 283	254	256	326	2 209
	CL	347	55		1	2	405
Endowment insurance	PR	3 010	15 709	2 632	1 267	12 078	34 696
	CL	181	5 014	180	1 715	969	8 059
incl insurance with tax benefit	PR	1 450	9 974	1 571		6 023	19 018
	CL	71	649	60		92	872
Birth and marriage assurance	PR		278			10	288
	CL		291				291
Annuities	PR	1 661	106		4 013	719	6 499
	CL	35	6		1 215	17	1 273
incl insurance with tax benefit	PR	1 575	105		4 006	712	6 398
	CL	31	5		1 215	17	1 268
Unit linked life insurance	PR		29 866	2 361	1 520	39 693	73 440
	CL		2 994	248	73	1 284	4 599
incl insurance with tax benefit	PR		2 203	746	658	370	3 977
	CL		30	11	4	19	64
Supplementary insurances	PR	352	1 607	52		567	2 578
	CL	42	110	16	25	141	334
TOTAL	PR	5 113	48 849	5 299	7 056	53 393	119 710
	CL	605	8 470	444	3 029	2 413	14 961
incl insurance with tax benefit	PR	3 025	12 282	2 317	4 664	7 105	29 393
	CL	102	684	71	1 219	128	2 204

(thousand kroons)

January—August 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	998	9 501	2 063	3 173	2 227	17 962
	CL	347	552	2	111	496	1 508
Endowment insurance	PR	24 804	133 113	23 605	10 583	92 513	284 618
	CL	3 315	40 260	2 022	10 710	8 750	65 057
incl insurance with tax benefit	PR	12 154	86 044	14 903		47 869	160 970
	CL	1 202	4 869	1 007		3 527	10 605
Birth and marriage assurance	PR		2 340			98	2 438
	CL		2 523			20	2 543
Annuities	PR	15 266	1 274		33 616	5 831	55 987
	CL	1 117	287		6 956	357	8 717
incl insurance with tax benefit	PR	13 564	1 270		33 533	5 709	54 076
	CL	846	242		6 956	351	8 395
Unit linked life insurance	PR		212 444	44 152	10 348	107 934	374 878
	CL		19 752	3 492	270	7 464	30 978
incl insurance with tax benefit	PR		21 087	9 064	4 874	3 318	38 343
	CL		148	475	77	223	923
Supplementary insurances	PR	2 552	12 334	500		4 354	19 740
	CL	608	1 188	163	229	2 205	4 393
TOTAL	PR	43 620	371 006	70 320	57 720	212 957	755 623
	CL	5 387	64 562	5 679	18 276	19 292	113 196
incl insurance with tax benefit	PR	25 718	108 401	23 967	38 407	56 896	253 389
	CL	2 048	5 259	1 482	7 033	4 101	19 923

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—August 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	998	9 501	2 063	3 173	2 227	17 962	2,4%
2. Endowment insurance	24 804	133 113	23 605	10 583	92 513	284 618	37,7%
incl. endowment	12 154	86 044	14 903		47 869	160 970	21,3%
with tax benefit							
3. Birth and marriage assurance		2 340			98	2 438	0,3%
4. Annuities	15 266	1 274		33 616	5 831	55 987	7,4%
incl. annuities	13 564	1 270		33 533	5 709	54 076	7,2%
with tax benefit							
5. Unit linked life insurance		212 444	44 152	10 348	107 934	374 878	49,6%
incl. unit linked life insurance		21 087	9 064	4 874	3 318	38 343	5,1%
with tax benefit							
6. Supplementary insurances	2 552	12 334	500		4 354	19 740	2,6%
TOTAL	43 620	371 006	70 320	57 720	212 957	755 623	100,0%
incl. insurance	25 718	108 401	23 967	38 407	56 896	253 389	33,5%
with tax benefit							
Share of total premiums	5,8%	49,1%	9,3%	7,6%	28,2%	100,0%	

Claims paid of life insurers, January—August 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	347	552	2	111	496	1 508
2. Endowment insurance	3 315	40 260	2 022	10 710	8 750	65 057
incl. endowment	1 202	4 869	1 007		3 527	10 605
with tax benefit						
3. Birth and marriage assurance		2 523			20	2 543
4. Annuities	1 117	287		6 956	357	8 717
incl. annuities	846	242		6 956	351	8 395
with tax benefit						
5. Unit linked life insurance		19 752	3 492	270	7 464	30 978
incl. unit linked life insurance		148	475	77	223	923
with tax benefit						
6. Supplementary insurances	608	1 188	163	229	2 205	4 393
TOTAL	5 387	64 562	5 679	18 276	19 292	113 196
incl. insurance	2 048	5 259	1 482	7 033	4 101	19 923
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—August 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	135 615	190 643	41 849	31 212	84 788	35 288	519 395	16 433	535 828	29,9%
2. Accident and sickness insurance	7 273	13 083		123	1 846	7 462	29 787		29 787	1,7%
3. Travel insurance	12 009	11 528	6 421	800	11 110	6 619	48 487		48 487	2,7%
4. Land vehicles insurance, physical persons	31 630	91 227	67	2 589	5 017	71 398	201 928		201 928	11,3%
5. Land vehicles insurance, legal persons	149 110	161 508	571	4 538	56 447	99 787	471 961		471 961	26,3%
6. Motor vehicle liability insurance	3 090	1 133			5 192	241	9 656		9 656	0,5%
7. Goods in transit insurance	6 929	5 072	572		320	2 127	15 020		15 020	0,8%
8. Property insurance, physical persons	43 350	105 420	11	991	10 886	20 587	181 245		181 245	10,1%
9. Property insurance, legal persons	57 956	103 363	38	4 410	16 935	36 521	219 223		219 223	12,2%
10. Vehicles liability insurance	8 322	477	7 443		508		16 750		16 750	0,9%
11. General liability insurance	11 845	23 026			727	5 736	41 334		41 334	2,3%
12. Insurance for pecuniary loss	2 534	11 736	17	794	1 236	5 868	22 185		22 185	1,2%
TOTAL	469 663	718 216	56 989	45 457	195 012	291 634	1 776 971	16 433	1 793 404	100,0%
Share of total premiums	26,2%	39,9%	3,2%	2,5%	10,9%	16,3%	99,1%	0,9%	100,0%	

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

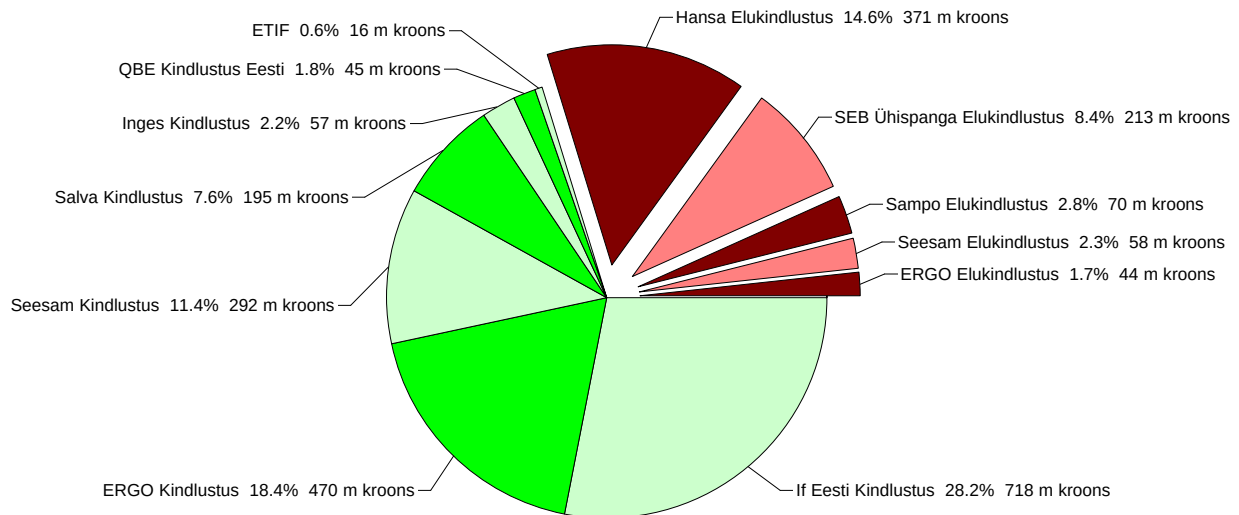
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti*	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	77 216	111 703	27 532	20 079	47 282	12 936	296 748	2 334	299 082
2. Accident and sickness insurance	1 943	3 363		44	840	2 354	8 544		8 544
3. Travel insurance	3 239	2 644	129	41	2 985	3 617	12 655		12 655
4. Land vehicles insurance, physical persons	18 805	22 282	97	1 804	3 578	31 042	77 608		77 608
5. Land vehicles insurance, legal persons	85 671	131 477	92	3 757	33 070	49 580	303 647		303 647
6. Motor vehicle liability insurance	1 173	217				71	1 461		1 461
7. Goods in transit insurance	1 441	1 416				79	2 936		2 936
8. Property insurance, physical persons	32 030	71 883		2 647	7 743	15 389	129 692		129 692
9. Property insurance, legal persons	38 428	41 064		398	6 529	31 720	118 139		118 139
10. Vehicles liability insurance	4 642	27	2 962				7 631		7 631
11. General liability insurance	1 713	1 238			97	479	3 527		3 527
12. Insurance for pecuniary loss	3 088				655	4 021	7 764		7 764
TOTAL	269 389	387 314	30 812	28 770	102 779	151 288	970 352	2 334	972 686

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

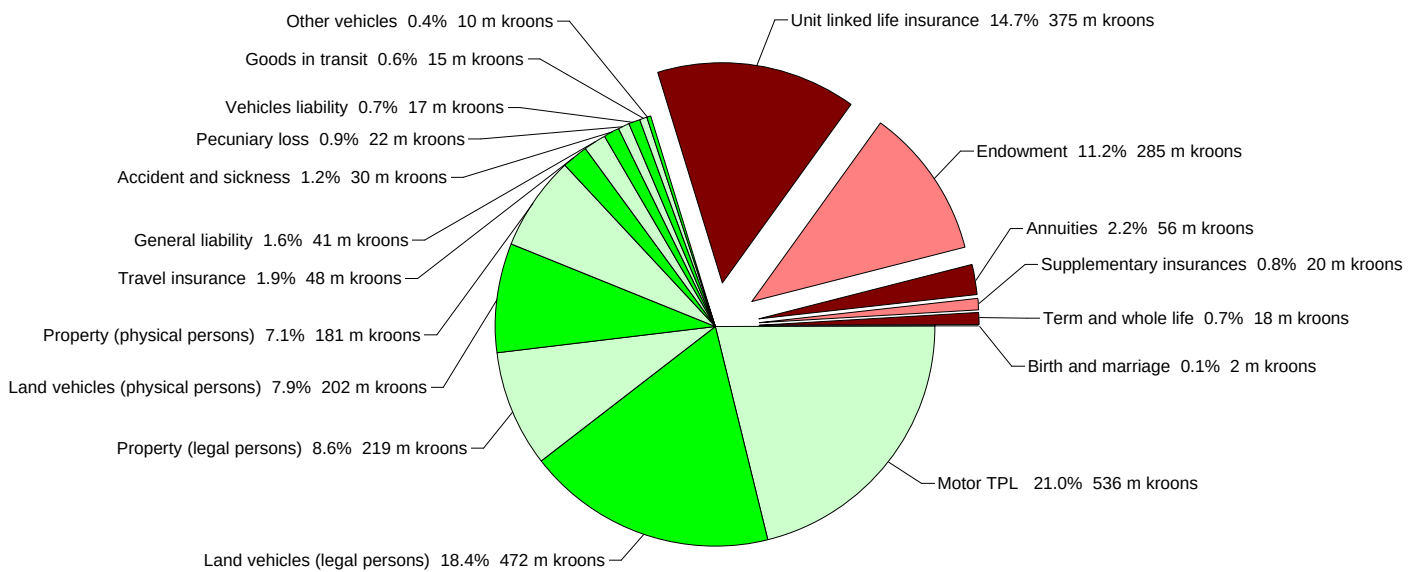
* The name of Nordicum Kindlustuse Eesti AS was changed to QBE Kindlustuse Eesti AS on 20 April 2005

Gross premiums, January—August 2005 (Total — 2.5 billion kroons)

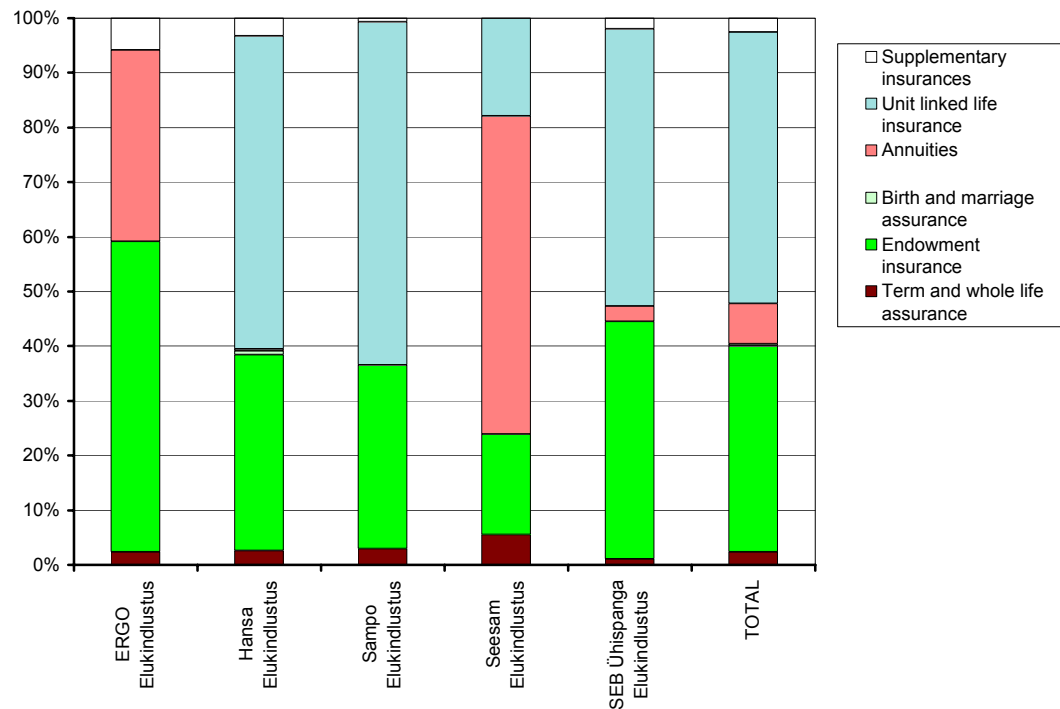
Per insurer



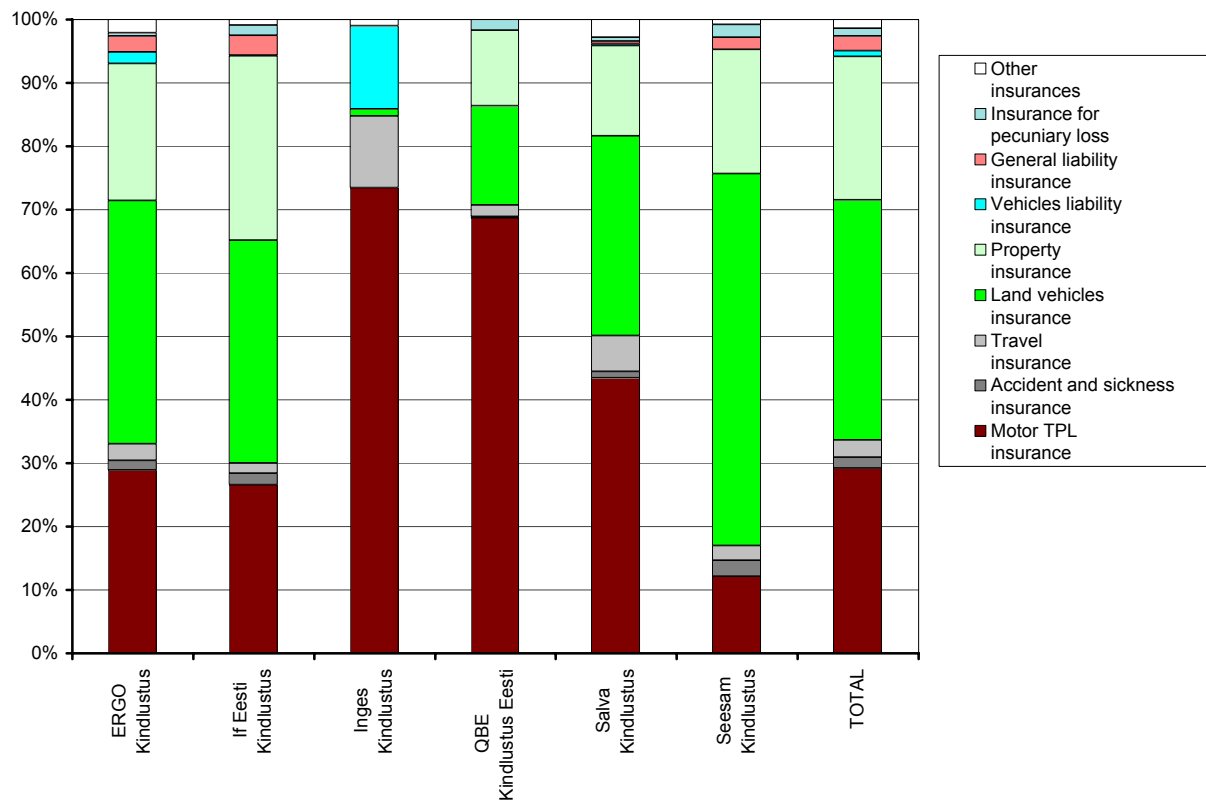
By lines of business



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



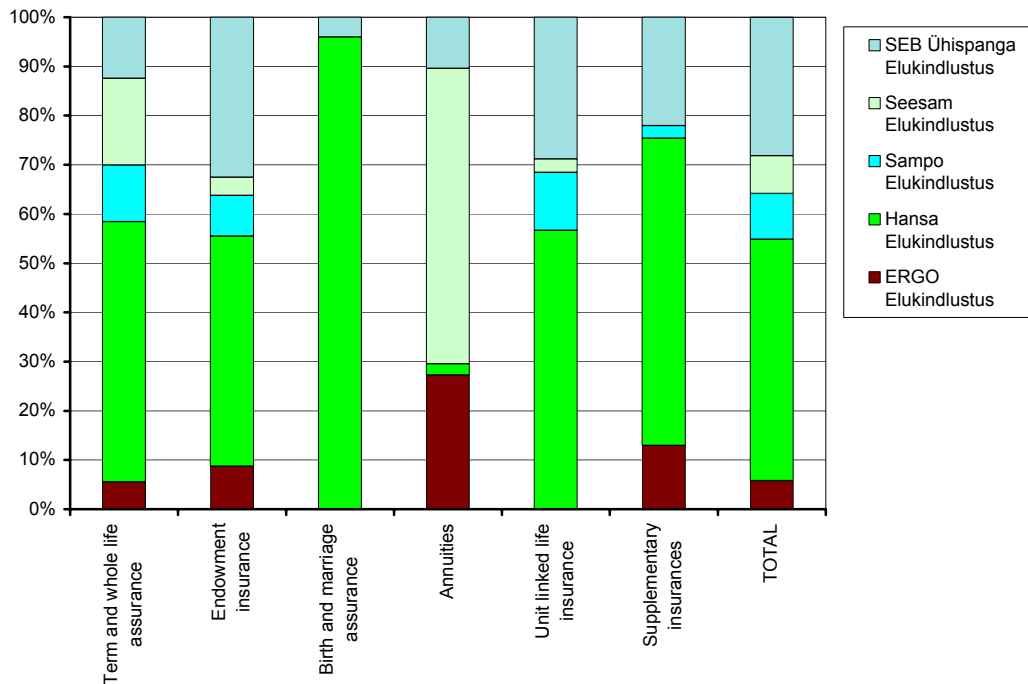
Structure of non-life insurance gross premiums by company, January—August 2005



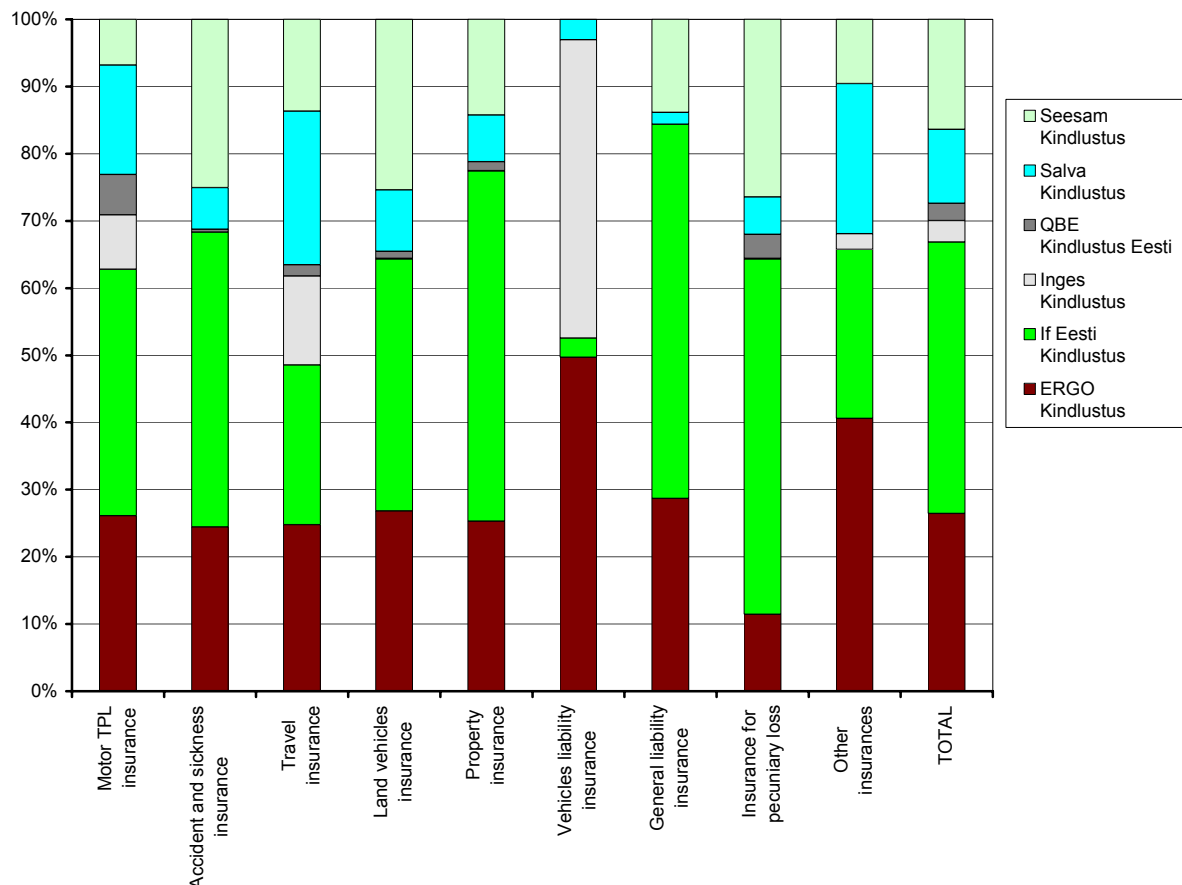
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund