

Life insurance*

(thousand kroons)

October 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	97	1 317	291	277	303	2 285
	CL		30		1	11	42
Endowment insurance	PR	3 410	24 465	2 878	1 247	12 525	44 525
	CL	462	5 492	337	1 916	1 718	9 925
incl insurance with tax benefit	PR	1 664	18 071	1 687		6 514	27 936
	CL	174	749	161		366	1 450
Birth and marriage assurance	PR		278			12	290
	CL		389				389
Annuities	PR	2 366	115		4 122	714	7 317
	CL	103	21		1 434	24	1 582
incl insurance with tax benefit	PR	2 200	115		4 097	700	7 112
	CL	63	20		1 433	24	1 540
Unit linked life insurance	PR		33 039	34 024	2 573	5 956	75 592
	CL		4 229	2 485	29	999	7 742
incl insurance with tax benefit	PR		2 593	8 225	1 109	379	12 306
	CL		103	39	17	17	176
Supplementary insurances	PR	302	1 628	80		587	2 597
	CL	146	542	16	34	121	859
TOTAL	PR	6 175	60 842	37 273	8 219	20 097	132 606
	CL	711	10 703	2 838	3 414	2 873	20 539
incl insurance with tax benefit	PR	3 864	20 779	9 912	5 206	7 593	47 354
	CL	237	872	200	1 450	407	3 166

(thousand kroons)

January—October 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	1 194	12 127	2 594	3 786	2 841	22 542
	CL	347	607	2	142	508	1 606
Endowment insurance	PR	31 010	176 652	29 265	13 060	117 290	367 277
	CL	4 179	50 889	2 673	13 966	11 716	83 423
incl insurance with tax benefit	PR	15 277	117 556	18 206		60 606	211 645
	CL	1 432	6 677	1 333		4 381	13 823
Birth and marriage assurance	PR		2 888			126	3 014
	CL		3 292			20	3 312
Annuities	PR	19 103	1 495		41 773	7 288	69 659
	CL	1 257	321		9 446	465	11 489
incl insurance with tax benefit	PR	17 289	1 491		41 655	7 145	67 580
	CL	941	275		9 445	453	11 114
Unit linked life insurance	PR		278 598	100 050	14 519	132 102	525 269
	CL		25 916	9 752	339	9 481	45 488
incl insurance with tax benefit	PR		26 436	18 414	6 674	4 382	55 906
	CL		448	517	130	240	1 335
Supplementary insurances	PR	3 258	15 578	644		5 537	25 017
	CL	804	2 018	199	321	2 555	5 897
TOTAL	PR	54 565	487 338	132 553	73 138	265 184	1 012 778
	CL	6 587	83 043	12 626	24 214	24 745	151 215
incl insurance with tax benefit	PR	32 566	145 483	36 620	48 329	72 133	335 131
	CL	2 373	7 400	1 850	9 575	5 074	26 272

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

Non-life insurance*

(thousand kroons)

October 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	17 245	23 380	6 126	3 382	12 307	5 857	151	68 448
incl membership fee to ETIF	PR	484	655	185	93	349	162		1 928
	CL	10 536	13 505	3 941	2 582	7 607	3 370	116	41 657
Accident and sickness	PR	745	1 719		17	248	1 132		3 861
	CL	198	606		1	149	393		1 347
Travel insurance	PR	1 346	1 376	413	100	1 387	839		5 461
	CL	503	1 206	19	66	500	374		2 668
Land vehicles insurance (physical persons)	PR	4 154	11 350	26	271	762	10 420		26 983
	CL	2 042	2 254		284	392	5 664		10 636
Land vehicles insurance (legal persons)	PR	21 786	21 790	132	487	8 726	13 048		65 969
	CL	10 914	15 131	6	291	5 439	5 042		36 823
Other vehicles insurance	PR	185	28			526	13		752
	CL	278							278
Goods in transit insurance	PR	720	555	120	86	25	298		1 804
	CL	401					377		778
Property insurance (physical persons)	PR	6 269	15 454	6	425	1 510	2 800		26 464
	CL	2 259	4 044		78	427	756		7 564
Property insurance (legal persons)	PR	6 539	10 522	4	2 872	2 184	3 639		25 760
	CL	1 225	1 793		12	823	1 507		5 360
Vehicles liability insurance	PR	1 130	64	1 164		79			2 437
	CL	158		390					548
General liability insurance	PR	1 175	1 095		4	16	482		2 772
	CL	263	164				1		428
Insurance for pecuniary loss	PR	437	670	18	51	242	887		2 305
	CL	(33)							(33)
TOTAL	PR	61 731	88 003	8 009	7 695	28 012	39 415	151	233 016
	CL	28 744	38 703	4 356	3 314	15 337	17 484	116	108 054

(thousand kroons)

January—October 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	171 969	241 091	55 365	38 468	111 162	47 494	1 856	667 405
incl membership fee to ETIF	PR	4 813	6 751	1 574	1 076	3 115	1 303		18 632
	CL	97 594	142 861	35 026	26 327	63 046	24 928	2 565	392 347
Accident and sickness	PR	8 863	16 528		146	2 323	9 441		37 301
	CL	2 362	4 534		49	1 217	2 961		11 123
Travel insurance	PR	14 763	14 205	7 363	1 292	13 952	8 347		59 922
	CL	4 406	4 301	174	128	3 783	4 117		16 909
Land vehicles insurance (physical persons)	PR	40 814	113 681	70	3 126	6 442	92 256		256 389
	CL	23 209	27 154	27	2 274	4 591	41 845		99 100
Land vehicles insurance (legal persons)	PR	191 084	203 982	782	5 185	72 730	125 300		599 063
	CL	108 662	162 109	174	4 584	42 944	60 641		379 114
Other vehicles insurance	PR	3 940	1 223			6 128	264		11 555
	CL	1 570	217				71		1 858
Goods in transit insurance	PR	9 397	6 434	813	96	477	2 557		19 774
	CL	2 457	1 415				456		4 328
Property insurance (physical persons)	PR	55 919	134 807	20	1 785	13 996	25 941		232 468
	CL	36 776	79 274		2 740	8 490	16 984		144 264
Property insurance (legal persons)	PR	71 859	124 448	46	7 305	21 446	44 877		269 981
	CL	42 025	55 662		410	9 033	34 153		141 283
Vehicles liability insurance	PR	10 066	635	9 359		617			20 677
	CL	7 020	27	3 543					10 590
General liability insurance	PR	14 762	27 792		4	805	7 191		50 554
	CL	2 067	1 484			97	480		4 128
Insurance for pecuniary loss	PR	3 314	12 773	35	893	1 605	7 983		26 603
	CL	2 965				655	4 021		7 641
TOTAL	PR	596 750	897 599	73 853	58 300	251 683	371 651	1 856	2 251 692
	CL	331 113	479 038	38 944	36 512	133 856	190 657	2 565	1 212 685

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

Premiums of life insurers, January—October 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	1 194	12 127	2 594	3 786	2 841	22 542	2,2%
2. Endowment insurance	31 010	176 652	29 265	13 060	117 290	367 277	36,3%
incl. endowment	15 277	117 556	18 206		60 606	211 645	20,9%
with tax benefit							
3. Birth and marriage assurance		2 888			126	3 014	0,3%
4. Annuities	19 103	1 495		41 773	7 288	69 659	6,9%
incl. annuities	17 289	1 491		41 655	7 145	67 580	6,7%
with tax benefit							
5. Unit linked life insurance		278 598	100 050	14 519	132 102	525 269	51,9%
incl. unit linked life insurance		26 436	18 414	6 674	4 382	55 906	5,5%
with tax benefit							
6. Supplementary insurances	3 258	15 578	644		5 537	25 017	2,5%
TOTAL	54 565	487 338	132 553	73 138	265 184	1 012 778	100,0%
incl. insurance	32 566	145 483	36 620	48 329	72 133	335 131	33,1%
with tax benefit							
Share of total premiums	5,4%	48,1%	13,1%	7,2%	26,2%	100,0%	

Claims paid of life insurers, January—October 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	607	2	142	508	1 606
2. Endowment insurance	4 179	50 889	2 673	13 966	11 716	83 423
incl. endowment	1 432	6 677	1 333		4 381	13 823
with tax benefit						
3. Birth and marriage assurance		3 292			20	3 312
4. Annuities	1 257	321		9 446	465	11 489
incl. annuities	941	275		9 445	453	11 114
with tax benefit						
5. Unit linked life insurance		25 916	9 752	339	9 481	45 488
incl. unit linked life insurance		448	517	130	240	1 335
with tax benefit						
6. Supplementary insurances	804	2 018	199	321	2 555	5 897
TOTAL	6 587	83 043	12 626	24 214	24 745	151 215
incl. insurance	2 373	7 400	1 850	9 575	5 074	26 272
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—October 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	167 156	234 340	53 791	37 392	108 047	46 191	646 917	20 488	667 405	29,6%
2. Accident and sickness insurance	8 863	16 528		146	2 323	9 441	37 301		37 301	1,7%
3. Travel insurance	14 763	14 205	7 363	1 292	13 952	8 347	59 922		59 922	2,7%
4. Land vehicles insurance, physical persons	40 814	113 681	70	3 126	6 442	92 256	256 389		256 389	11,4%
5. Land vehicles insurance, legal persons	191 084	203 982	782	5 185	72 730	125 300	599 063		599 063	26,6%
6. Motor vehicle liability insurance	3 940	1 223			6 128	264	11 555		11 555	0,5%
7. Goods in transit insurance	9 397	6 434	813	96	477	2 557	19 774		19 774	0,9%
8. Property insurance, physical persons	55 919	134 807	20	1 785	13 996	25 941	232 468		232 468	10,3%
9. Property insurance, legal persons	71 859	124 448	46	7 305	21 446	44 877	269 981		269 981	12,0%
10. Vehicles liability insurance	10 066	635	9 359		617		20 677		20 677	0,9%
11. General liability insurance	14 762	27 792		4	805	7 191	50 554		50 554	2,2%
12. Insurance for pecuniary loss	3 314	12 773	35	893	1 605	7 983	26 603		26 603	1,2%
TOTAL	591 937	890 848	72 279	57 224	248 568	370 348	2 231 204	20 488	2 251 692	100,0%
Share of total premiums	26,3%	39,5%	3,2%	2,5%	11,0%	16,4%	99,1%	0,9%	100,0%	

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

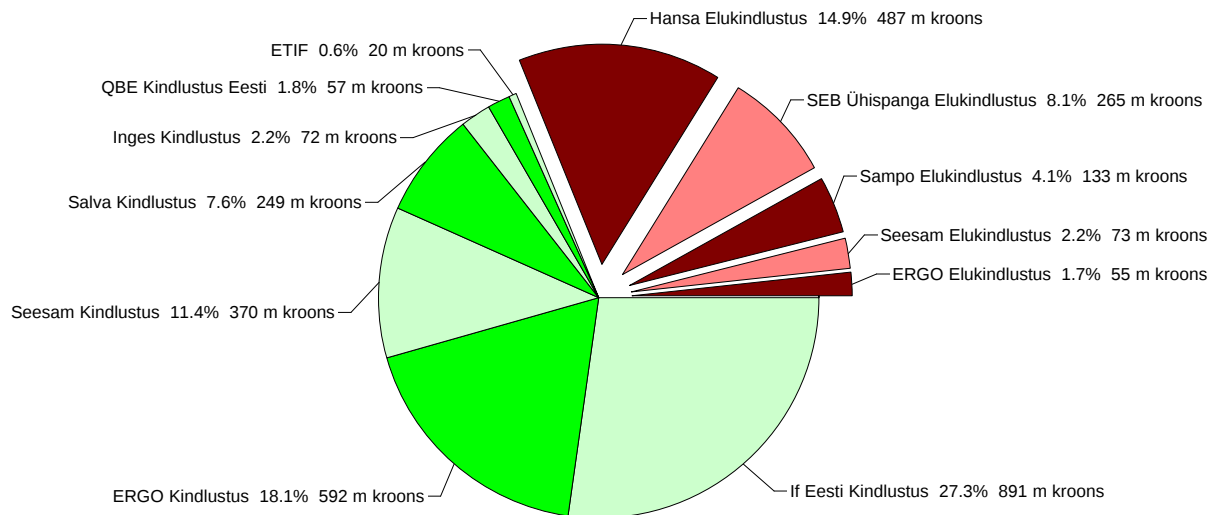
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti*	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	97 594	142 861	35 026	26 327	63 046	24 928	389 782	2 565	392 347
2. Accident and sickness insurance	2 362	4 534		49	1 217	2 961	11 123		11 123
3. Travel insurance	4 406	4 301	174	128	3 783	4 117	16 909		16 909
4. Land vehicles insurance, physical persons	23 209	27 154	27	2 274	4 591	41 845	99 100		99 100
5. Land vehicles insurance, legal persons	108 662	162 109	174	4 584	42 944	60 641	379 114		379 114
6. Motor vehicle liability insurance	1 570	217				71	1 858		1 858
7. Goods in transit insurance	2 457	1 415				456	4 328		4 328
8. Property insurance, physical persons	36 776	79 274		2 740	8 490	16 984	144 264		144 264
9. Property insurance, legal persons	42 025	55 662		410	9 033	34 153	141 283		141 283
10. Vehicles liability insurance	7 020	27	3 543				10 590		10 590
11. General liability insurance	2 067	1 484			97	480	4 128		4 128
12. Insurance for pecuniary loss	2 965				655	4 021	7 641		7 641
TOTAL	331 113	479 038	38 944	36 512	133 856	190 657	1 210 120	2 565	1 212 685

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

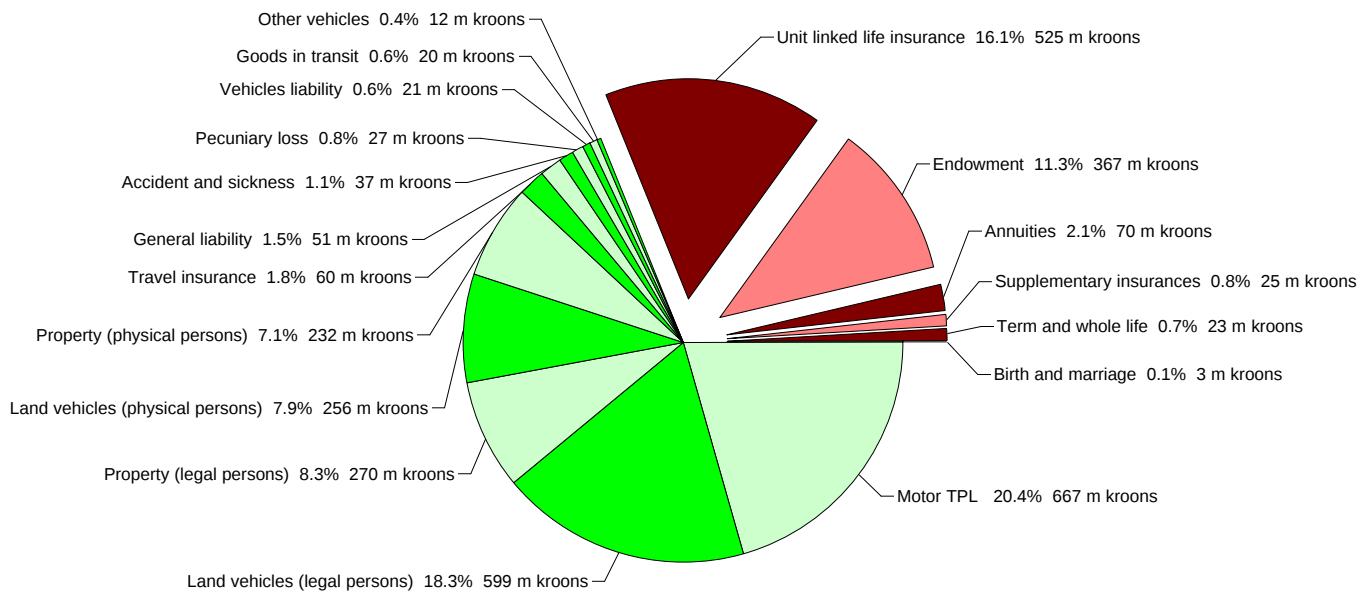
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Gross premiums, January—October 2005 (Total — 3.3 billion kroons)

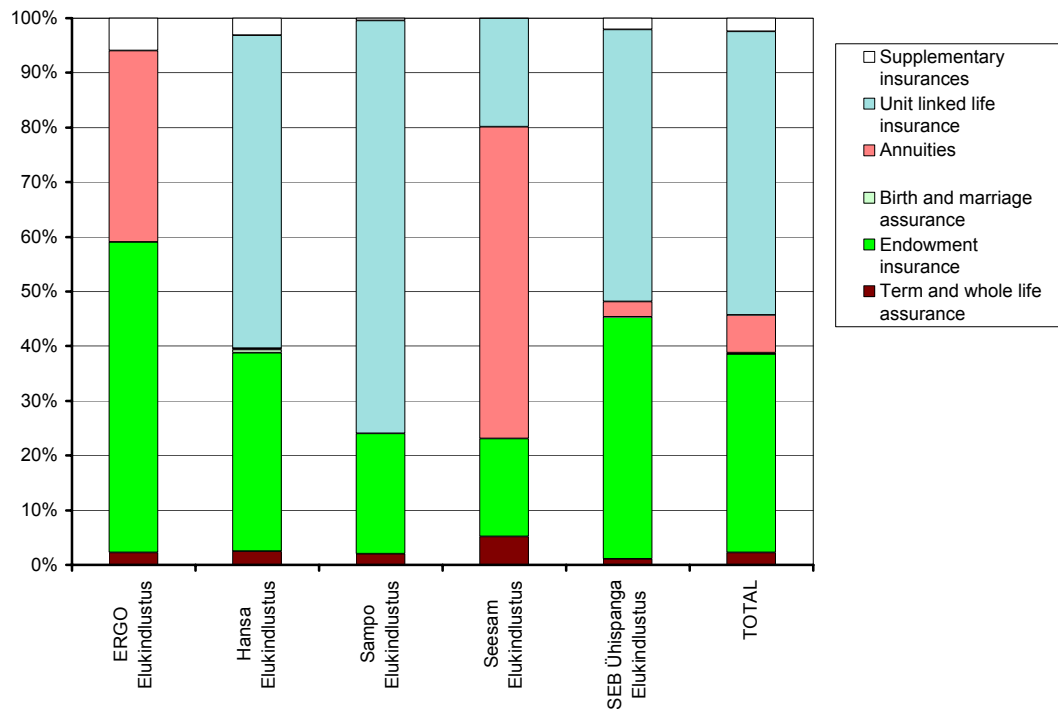
Per insurer



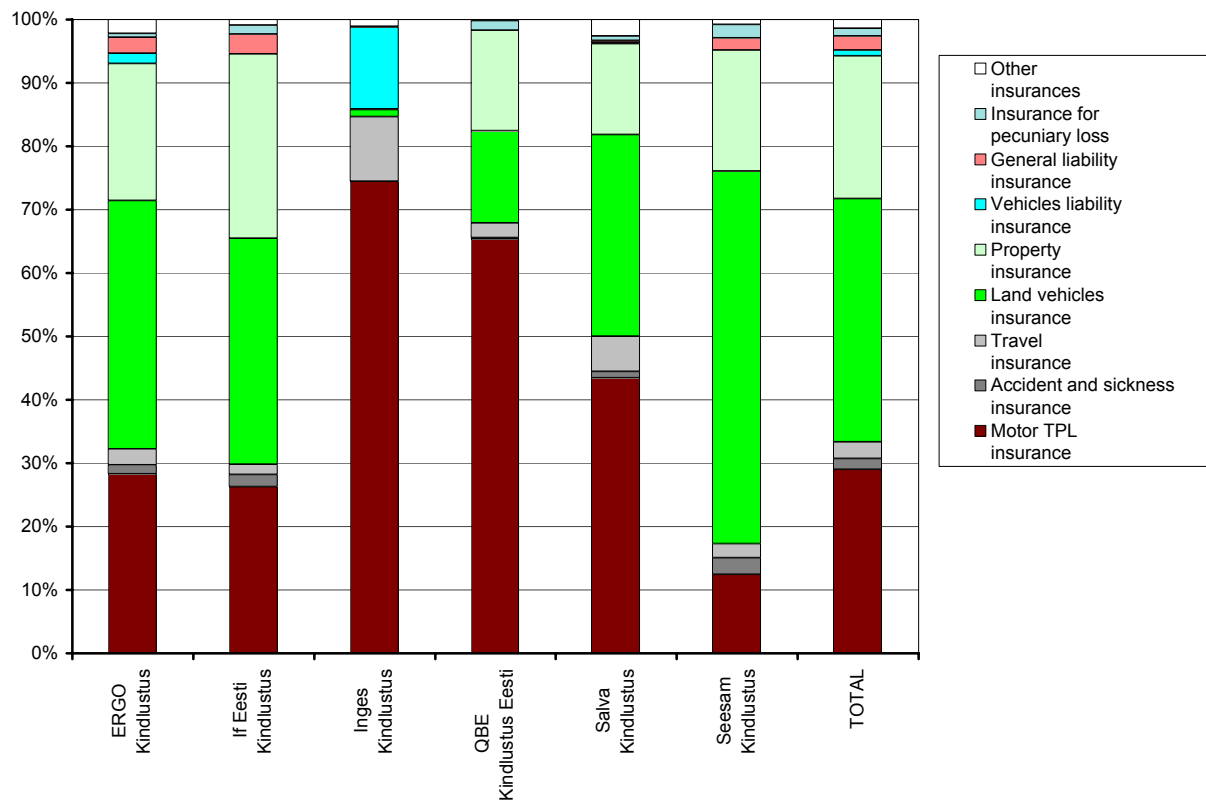
By lines of business



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



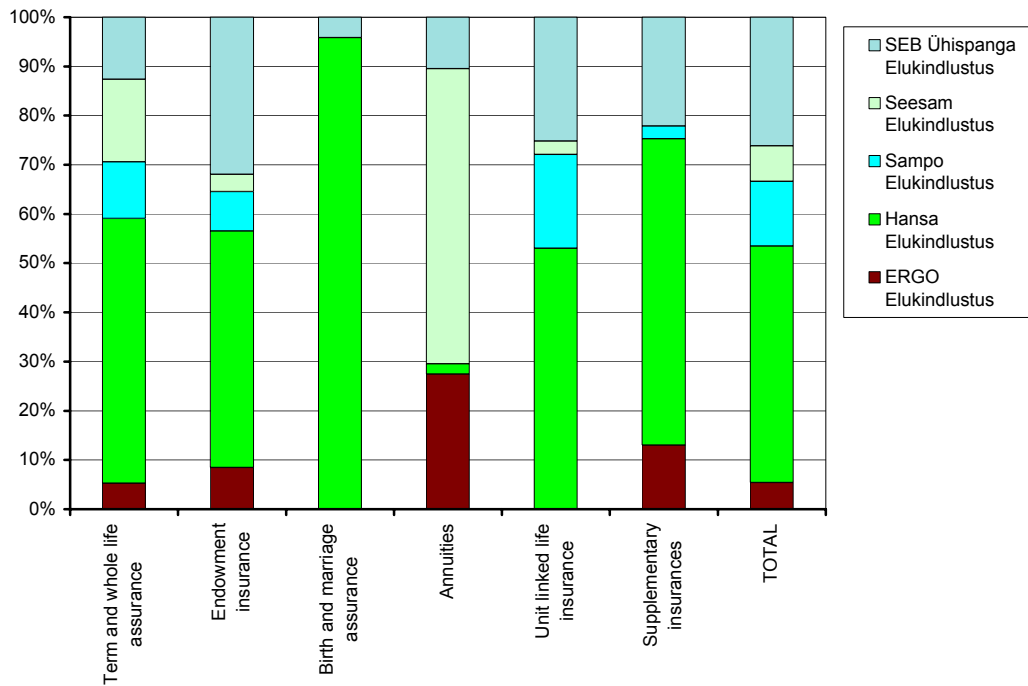
Structure of non-life insurance gross premiums by company, January—October 2005



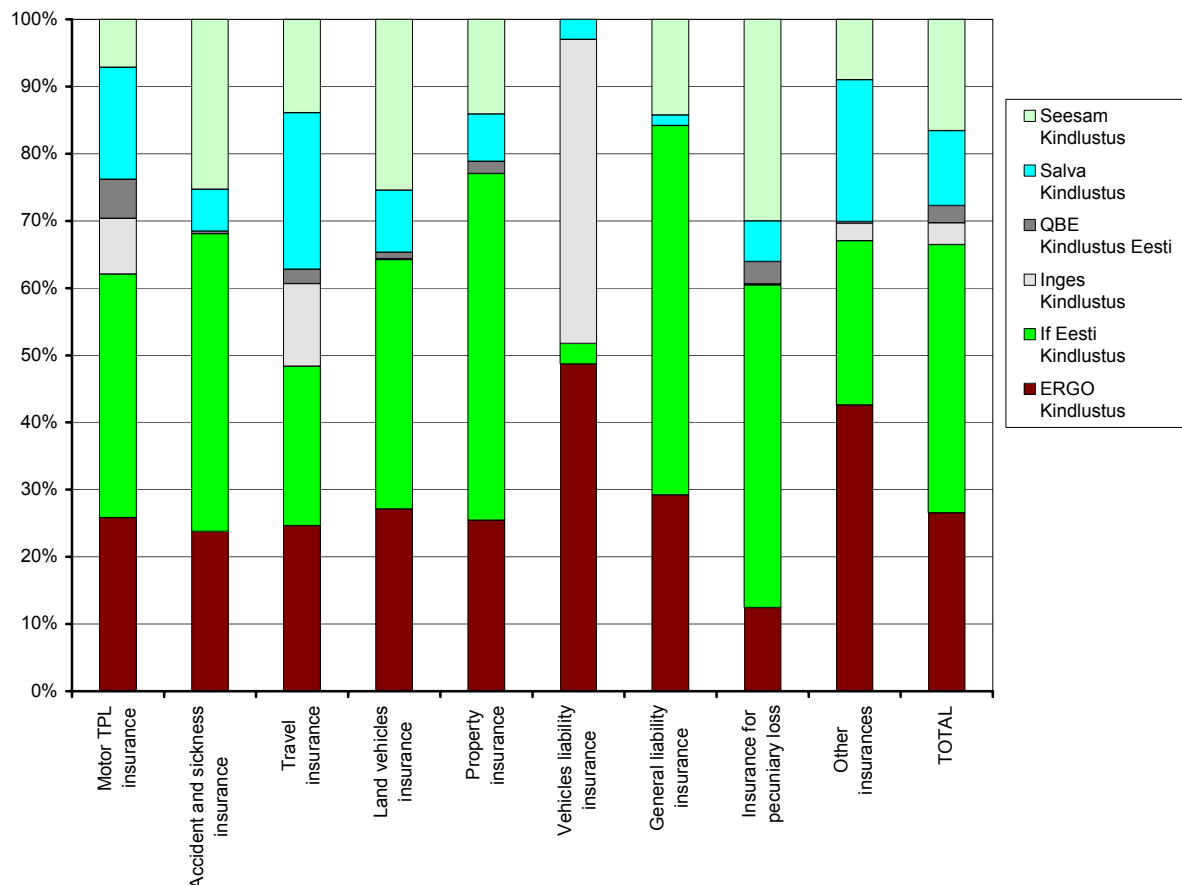
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund