

Life insurance*

(thousand kroons)

November 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	136	1 407	301	310	304	2 458
	CL	39	12			11	62
Endowment insurance	PR	3 833	16 802	2 707	1 240	13 402	37 984
	CL	809	5 591	452	1 327	1 781	9 960
incl insurance with tax benefit	PR	1 926	10 202	1 650		6 776	20 554
	CL	408	1 069	227		789	2 493
Birth and marriage assurance	PR		261			12	273
	CL		288				288
Annuities	PR	2 759	107		4 091	806	7 763
	CL	250	183		615	30	1 078
incl insurance with tax benefit	PR	2 612	106		4 081	799	7 598
	CL	246	183		615	30	1 074
Unit linked life insurance	PR		23 903	9 737	1 983	10 001	45 624
	CL		5 574	1 892	26	2 157	9 649
incl insurance with tax benefit	PR		3 390	1 344	775	721	6 230
	CL		82	44	6	218	350
Supplementary insurances	PR	453	1 682	54		608	2 797
	CL	87	148	40	45	99	419
TOTAL	PR	7 181	44 162	12 799	7 624	25 133	96 899
	CL	1 185	11 796	2 384	2 013	4 078	21 456
incl insurance with tax benefit	PR	4 538	13 698	2 994	4 856	8 296	34 382
	CL	654	1 334	271	621	1 037	3 917

(thousand kroons)

January—November 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	1 330	13 534	2 895	4 096	3 145	25 000
	CL	386	619	2	142	519	1 668
Endowment insurance	PR	34 843	193 454	31 972	14 300	130 692	405 261
	CL	4 988	56 480	3 125	15 293	13 497	93 383
incl insurance with tax benefit	PR	17 203	127 758	19 856		67 382	232 199
	CL	1 840	7 746	1 560		5 170	16 316
Birth and marriage assurance	PR		3 149			138	3 287
	CL		3 580			20	3 600
Annuities	PR	21 862	1 602		45 864	8 094	77 422
	CL	1 507	504		10 061	495	12 567
incl insurance with tax benefit	PR	19 901	1 597		45 736	7 944	75 178
	CL	1 187	458		10 060	483	12 188
Unit linked life insurance	PR		302 501	109 787	16 502	142 103	570 893
	CL		31 490	11 644	365	11 638	55 137
incl insurance with tax benefit	PR		29 826	19 758	7 449	5 103	62 136
	CL		530	561	136	458	1 685
Supplementary insurances	PR	3 711	17 260	698		6 145	27 814
	CL	891	2 166	239	366	2 654	6 316
TOTAL	PR	61 746	531 500	145 352	80 762	290 317	1 109 677
	CL	7 772	94 839	15 010	26 227	28 823	172 671
incl insurance with tax benefit	PR	37 104	159 181	39 614	53 185	80 429	369 513
	CL	3 027	8 734	2 121	10 196	6 111	30 189

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)

November 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	17 274	20 750	5 340	2 854	11 980	6 400	161	64 759
incl membership fee to ETIF	PR	480	581	145	80	331	168		1 785
	CL	11 382	16 657	3 843	2 802	7 772	2 630	92	45 178
Accident and sickness	PR	780	1 471		8	257	826		3 342
	CL	465	403			124	280		1 272
Travel insurance	PR	980	1 091	374	56	1 282	707		4 490
	CL	441	429	1	28	932	220		2 051
Land vehicles insurance (physical persons)	PR	4 336	10 635	(26)	300	785	12 179		28 209
	CL	2 617	2 463		115	563	4 523		10 281
Land vehicles insurance (legal persons)	PR	20 302	18 492	68	415	9 644	14 283		63 204
	CL	12 248	19 880		300	6 009	5 934		44 371
Other vehicles insurance	PR	210	26			557	22		815
	CL	687				1 093			1 780
Goods in transit insurance	PR	854	361	200		112	292		1 819
	CL	39		59					98
Property insurance (physical persons)	PR	6 422	14 656	1	510	1 465	3 004		26 058
	CL	1 200	5 190		53	193	1 550		8 186
Property insurance (legal persons)	PR	6 737	10 766	13	170	2 264	3 545		23 495
	CL	1 390	4 841		738	296	4 234		11 499
Vehicles liability insurance	PR	866	96	744		25			1 731
	CL	761	18	467		34			1 280
General liability insurance	PR	1 462	1 821		612	91	1 965		5 951
	CL	84	120			30	461		695
Insurance for pecuniary loss	PR	269	495	6	3	231	168		1 172
	CL	46	7 618						7 664
TOTAL	PR	60 492	80 660	6 720	4 928	28 693	43 391	161	225 045
	CL	31 360	57 619	4 370	4 036	17 046	19 832	92	134 355

(thousand kroons)

January—November 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	189 243	261 841	60 705	41 322	123 142	53 894	2 017	732 164
incl membership fee to ETIF	PR	5 293	7 332	1 719	1 156	3 446	1 471		20 417
	CL	108 976	159 518	38 869	29 129	70 818	27 558	2 657	437 525
Accident and sickness	PR	9 643	17 999		154	2 580	10 267		40 643
	CL	2 827	4 937		49	1 341	3 241		12 395
Travel insurance	PR	15 743	15 296	7 737	1 348	15 234	9 054		64 412
	CL	4 847	4 730	175	156	4 715	4 337		18 960
Land vehicles insurance (physical persons)	PR	45 150	124 316	44	3 426	7 227	104 435		284 598
	CL	25 826	29 617	27	2 389	5 154	46 368		109 381
Land vehicles insurance (legal persons)	PR	211 386	222 474	850	5 600	82 374	139 583		662 267
	CL	120 910	181 989	174	4 884	48 953	66 575		423 485
Other vehicles insurance	PR	4 150	1 249			6 685	286		12 370
	CL	2 257	217			1 093	71		3 638
Goods in transit insurance	PR	10 251	6 795	1 013	96	589	2 849		21 593
	CL	2 496	1 415	59			456		4 426
Property insurance (physical persons)	PR	62 341	149 463	21	2 295	15 461	28 945		258 526
	CL	37 976	84 464		2 793	8 683	18 534		152 450
Property insurance (legal persons)	PR	78 596	135 214	59	7 475	23 710	48 422		293 476
	CL	43 415	60 503		1 148	9 329	38 387		152 782
Vehicles liability insurance	PR	10 932	731	10 103		642			22 408
	CL	7 781	45	4 010		34			11 870
General liability insurance	PR	16 224	29 613		616	896	9 156		56 505
	CL	2 151	1 604			127	941		4 823
Insurance for pecuniary loss	PR	3 583	13 268	41	896	1 836	8 151		27 775
	CL	3 011	7 618			655	4 021		15 305
TOTAL	PR	657 242	978 259	80 573	63 228	280 376	415 042	2 017	2 476 737
	CL	362 473	536 657	43 314	40 548	150 902	210 489	2 657	1 347 040

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—November 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	1 330	13 534	2 895	4 096	3 145	25 000	2,3%
2. Endowment insurance	34 843	193 454	31 972	14 300	130 692	405 261	36,5%
incl. endowment	17 203	127 758	19 856		67 382	232 199	20,9%
with tax benefit							
3. Birth and marriage assurance		3 149			138	3 287	0,3%
4. Annuities	21 862	1 602		45 864	8 094	77 422	7,0%
incl. annuities	19 901	1 597		45 736	7 944	75 178	6,8%
with tax benefit							
5. Unit linked life insurance		302 501	109 787	16 502	142 103	570 893	51,4%
incl. unit linked life insurance		29 826	19 758	7 449	5 103	62 136	5,6%
with tax benefit							
6. Supplementary insurances	3 711	17 260	698		6 145	27 814	2,5%
TOTAL	61 746	531 500	145 352	80 762	290 317	1 109 677	100,0%
incl. insurance	37 104	159 181	39 614	53 185	80 429	369 513	33,3%
with tax benefit							
Share of total premiums	5,6%	47,9%	13,1%	7,3%	26,2%	100,0%	

Claims paid of life insurers, January—November 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	386	619	2	142	519	1 668
2. Endowment insurance	4 988	56 480	3 125	15 293	13 497	93 383
incl. endowment	1 840	7 746	1 560		5 170	16 316
with tax benefit						
3. Birth and marriage assurance		3 580			20	3 600
4. Annuities	1 507	504		10 061	495	12 567
incl. annuities	1 187	458		10 060	483	12 188
with tax benefit						
5. Unit linked life insurance		31 490	11 644	365	11 638	55 137
incl. unit linked life insurance		530	561	136	458	1 685
with tax benefit						
6. Supplementary insurances	891	2 166	239	366	2 654	6 316
TOTAL	7 772	94 839	15 010	26 227	28 823	172 671
incl. insurance	3 027	8 734	2 121	10 196	6 111	30 189
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—November 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	183 950	254 509	58 986	40 166	119 696	52 423	709 730	22 434	732 164	29,6%
2. Accident and sickness insurance	9 643	17 999		154	2 580	10 267	40 643		40 643	1,6%
3. Travel insurance	15 743	15 296	7 737	1 348	15 234	9 054	64 412		64 412	2,6%
4. Land vehicles insurance, physical persons	45 150	124 316	44	3 426	7 227	104 435	284 598		284 598	11,5%
5. Land vehicles insurance, legal persons	211 386	222 474	850	5 600	82 374	139 583	662 267		662 267	26,7%
6. Motor vehicle liability insurance	4 150	1 249			6 685	286	12 370		12 370	0,5%
7. Goods in transit insurance	10 251	6 795	1 013	96	589	2 849	21 593		21 593	0,9%
8. Property insurance, physical persons	62 341	149 463	21	2 295	15 461	28 945	258 526		258 526	10,4%
9. Property insurance, legal persons	78 596	135 214	59	7 475	23 710	48 422	293 476		293 476	11,8%
10. Vehicles liability insurance	10 932	731	10 103		642		22 408		22 408	0,9%
11. General liability insurance	16 224	29 613		616	896	9 156	56 505		56 505	2,3%
12. Insurance for pecuniary loss	3 583	13 268	41	896	1 836	8 151	27 775		27 775	1,1%
TOTAL	651 949	970 927	78 854	62 072	276 930	413 571	2 454 303	22 434	2 476 737	100,0%
Share of total premiums	26,3%	39,1%	3,2%	2,5%	11,2%	16,7%	99,1%	0,9%	100,0%	

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

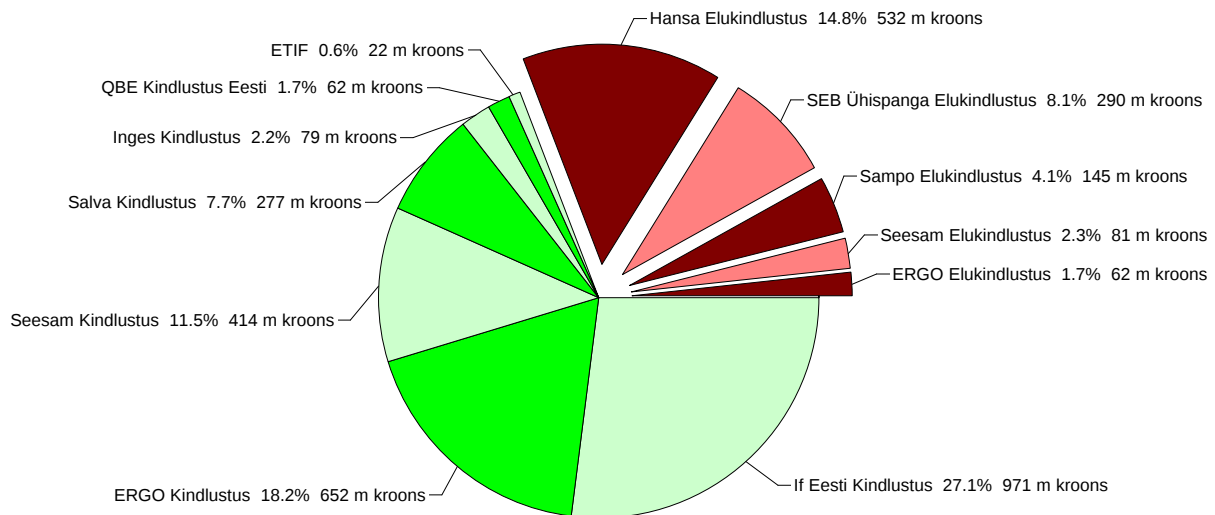
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti*	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	108 976	159 518	38 869	29 129	70 818	27 558	434 868	2 657	437 525
2. Accident and sickness insurance	2 827	4 937		49	1 341	3 241	12 395		12 395
3. Travel insurance	4 847	4 730	175	156	4 715	4 337	18 960		18 960
4. Land vehicles insurance, physical persons	25 826	29 617	27	2 389	5 154	46 368	109 381		109 381
5. Land vehicles insurance, legal persons	120 910	181 989	174	4 884	48 953	66 575	423 485		423 485
6. Motor vehicle liability insurance	2 257	217			1 093	71	3 638		3 638
7. Goods in transit insurance	2 496	1 415	59			456	4 426		4 426
8. Property insurance, physical persons	37 976	84 464		2 793	8 683	18 534	152 450		152 450
9. Property insurance, legal persons	43 415	60 503		1 148	9 329	38 387	152 782		152 782
10. Vehicles liability insurance	7 781	45	4 010		34		11 870		11 870
11. General liability insurance	2 151	1 604			127	941	4 823		4 823
12. Insurance for pecuniary loss	3 011	7 618			655	4 021	15 305		15 305
TOTAL	362 473	536 657	43 314	40 548	150 902	210 489	1 344 383	2 657	1 347 040

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

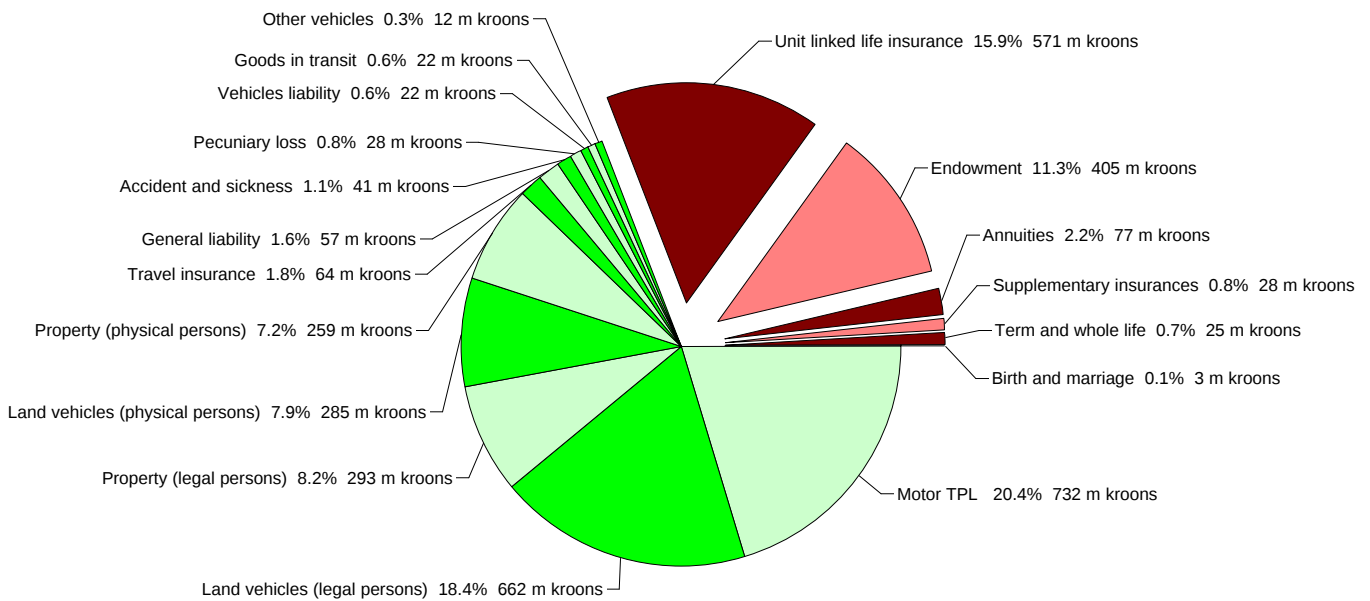
* The name of Nordicum Kindlustuse Eesti AS was changed to QBE Kindlustuse Eesti AS on 20 April 2005

Gross premiums, January—November 2005 (Total — 3.6 billion kroons)

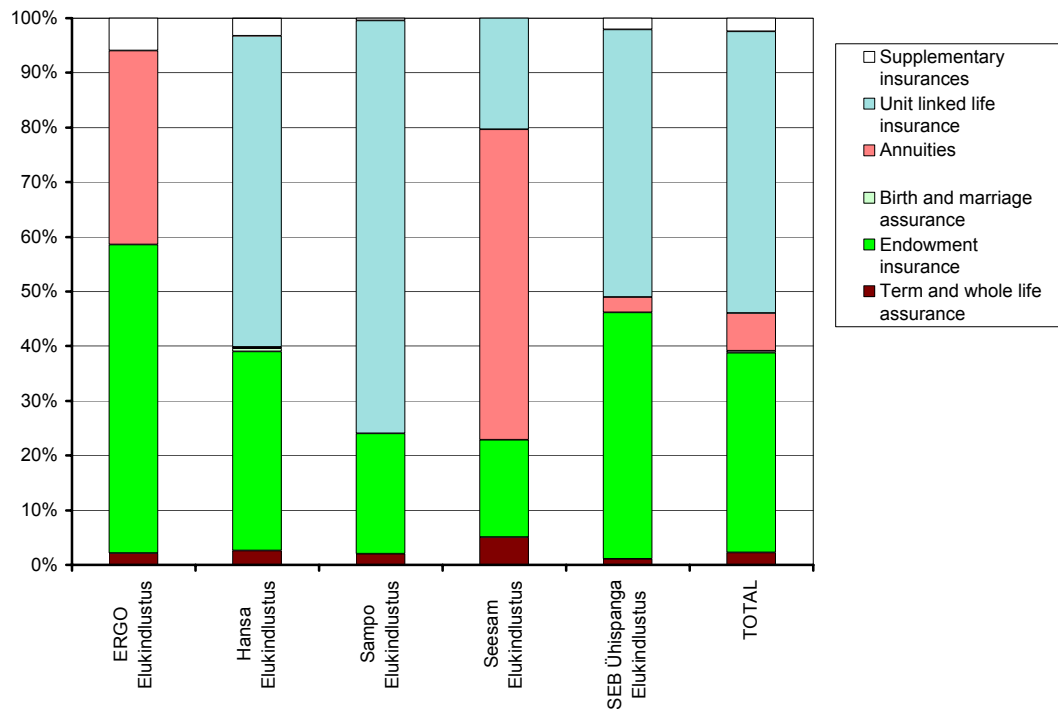
Per insurer



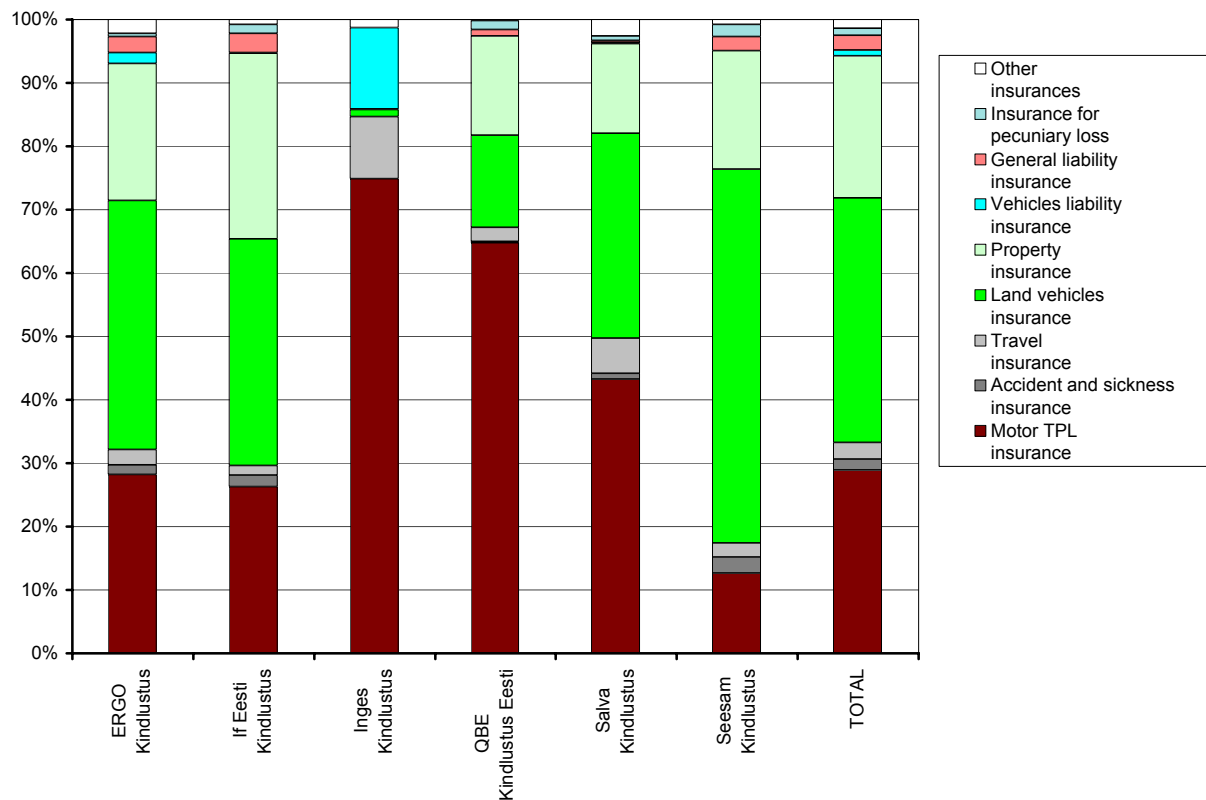
By lines of business



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



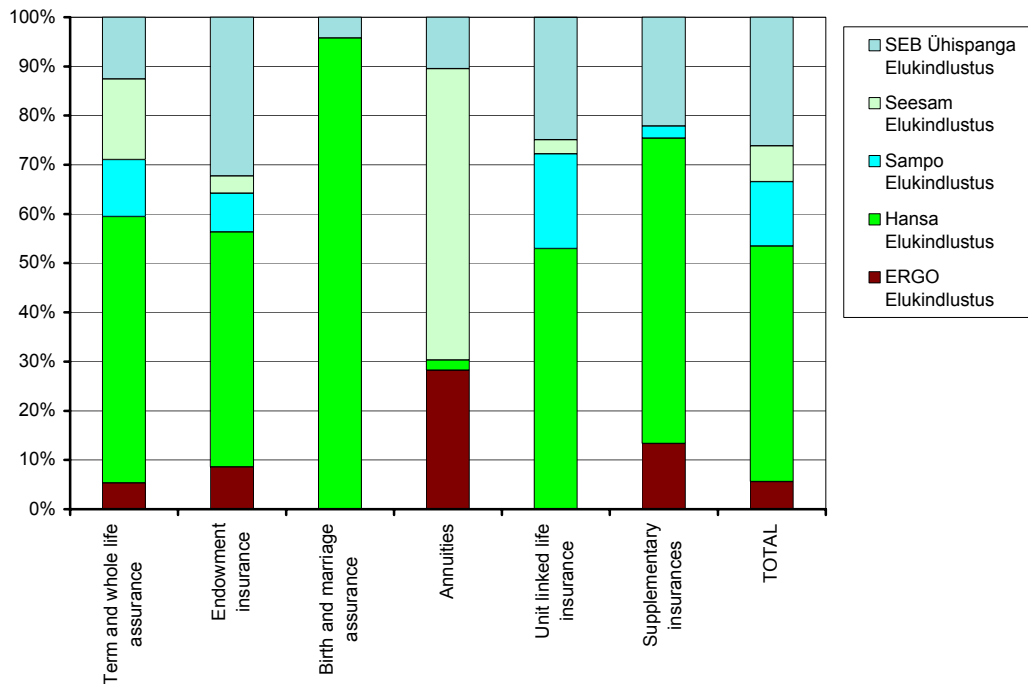
Structure of non-life insurance gross premiums by company, January—November 2005



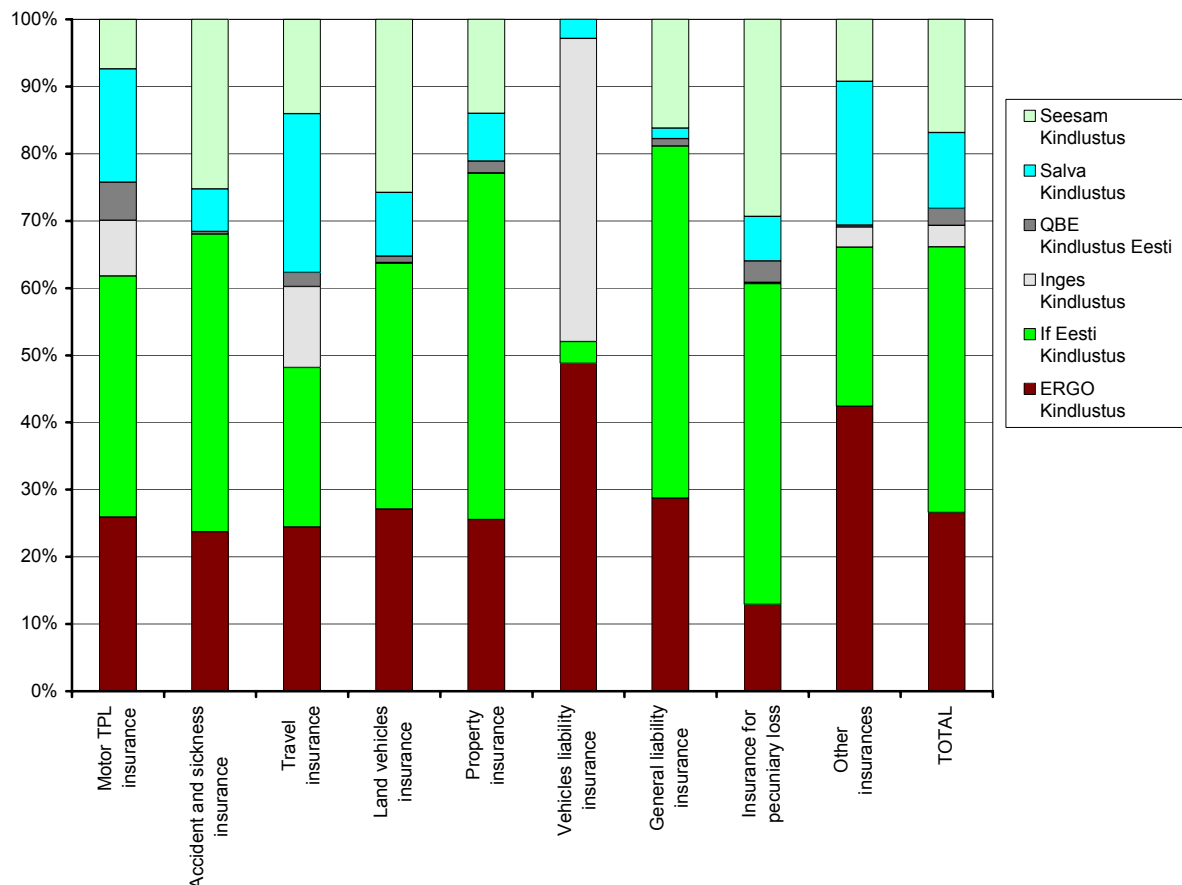
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund