

Non-life insurance*

(thousand kroons)

December 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	13 435	20 398	6 063	2 529	16 446	5 838	162	64 871
incl membership fee to ETIF	PR	380	571	153	71	466			1 641
	CL	11 343	15 664	4 324	2 738	9 635	2 978	(195)	46 487
Accident and sickness	PR	643	1 470		14	341	852		3 320
	CL	305	362			86	231		984
Travel insurance	PR	939	1 137	356	111	1 134	822		4 499
	CL	306	354	10	26	1 025	211		1 932
Land vehicles insurance (physical persons)	PR	4 176	9 977	1	164	2 079	10 436		26 833
	CL	1 808	7 699		130	298	5 955		15 890
Land vehicles insurance (legal persons)	PR	19 551	16 568	35	197	8 310	13 311		57 972
	CL	8 469	10 621	34	185	7 056	8 220		34 585
Other vehicles insurance	PR	262	16			436	2		716
	CL	64							64
Goods in transit insurance	PR	960	662	138		113	104		1 977
	CL	73	41						114
Property insurance (physical persons)	PR	6 932	14 217	1	606	1 678	2 865		26 299
	CL	1 072	2 506		37	281	695		4 591
Property insurance (legal persons)	PR	7 308	12 469	1	404	2 053	3 402		25 637
	CL	2 309	8 373		29	403	564		11 678
Vehicles liability insurance	PR	1 042	70	790		72			1 974
	CL	541	24	207					772
General liability insurance	PR	1 450	1 907			22	228		3 607
	CL	1 451	773				(6)		2 218
Insurance for pecuniary loss	PR	744	1 116		27	247	172		2 306
	CL	10							10
TOTAL	PR	57 442	80 007	7 385	4 052	32 931	38 032	162	220 011
	CL	27 751	46 417	4 575	3 145	18 784	18 848	(195)	119 325

(thousand kroons)

January—December 2005

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus**	Salva Kindlustus	Seesam Kindlustus	ETIF***	TOTAL
Motor TPL insurance	PR	202 678	282 239	66 768	43 851	139 588	59 732	2 179	797 035
incl membership fee to ETIF	PR	5 673	7 903	1 872	1 227	3 912	1 471		22 058
	CL	120 319	175 182	43 193	31 867	80 453	30 536	2 462	484 012
Accident and sickness	PR	10 286	19 469		168	2 921	11 119		43 963
	CL	3 132	5 299		49	1 427	3 472		13 379
Travel insurance	PR	16 682	16 433	8 093	1 459	16 368	9 876		68 911
	CL	5 153	5 084	185	182	5 740	4 548		20 892
Land vehicles insurance (physical persons)	PR	49 326	134 293	45	3 590	9 306	114 871		311 431
	CL	27 634	37 316	27	2 519	5 452	52 323		125 271
Land vehicles insurance (legal persons)	PR	230 937	239 042	885	5 797	90 684	152 894		720 239
	CL	129 379	192 610	208	5 069	56 009	74 795		458 070
Other vehicles insurance	PR	4 412	1 265			7 121	288		13 086
	CL	2 321	217			1 093	71		3 702
Goods in transit insurance	PR	11 211	7 457	1 151	96	702	2 953		23 570
	CL	2 569	1 456	59			456		4 540
Property insurance (physical persons)	PR	69 273	163 680	22	2 901	17 139	31 810		284 825
	CL	39 048	86 970		2 830	8 964	19 229		157 041
Property insurance (legal persons)	PR	85 904	147 683	60	7 879	25 763	51 824		319 113
	CL	45 724	68 876		1 177	9 732	38 951		164 460
Vehicles liability insurance	PR	11 974	801	10 893		714			24 382
	CL	8 322	69	4 217		34			12 642
General liability insurance	PR	17 674	31 520		616	918	9 384		60 112
	CL	3 602	2 377			127	935		7 041
Insurance for pecuniary loss	PR	4 327	14 384	41	923	2 083	8 323		30 081
	CL	3 021	7 618			655	4 021		15 315
TOTAL	PR	714 684	1 058 266	87 958	67 280	313 307	453 074	2 179	2 696 748
	CL	390 224	583 074	47 889	43 693	169 686	229 337	2 462	1 466 365

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)

December 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	16	1 458	302	334	343	2 453
	CL	110	25			2	137
Endowment insurance	PR	3 739	28 952	3 991	1 281	15 333	53 296
	CL	749	4 122	649	1 167	2 653	9 340
incl insurance with tax benefit	PR	1 133	23 231	2 893		8 622	35 879
	CL	140	656	487		661	1 944
Birth and marriage assurance	PR		259			13	272
	CL		253			7	260
Annuities	PR	3 347	250		6 359	1 032	10 988
	CL	187	31		1 243	65	1 526
incl insurance with tax benefit	PR	3 069	248		6 354	1 024	10 695
	CL	183	53		1 241	65	1 542
Unit linked life insurance	PR		43 453	13 854	3 001	25 196	85 504
	CL		3 503	743	57	2 365	6 668
incl insurance with tax benefit	PR		15 129	4 884	1 519	5 503	27 035
	CL		324	49	2	55	430
Supplementary insurances	PR	266	1 710	76		676	2 728
	CL	55	232	10	23	177	497
TOTAL	PR	7 368	76 082	18 223	10 975	42 593	155 241
	CL	1 101	8 166	1 402	2 490	5 269	18 428
incl insurance with tax benefit	PR	4 202	38 608	7 777	7 873	15 149	73 609
	CL	323	1 033	536	1 243	781	3 916

(thousand kroons)

January—December 2005

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus**	TOTAL
Term and whole life assurance	PR	1 346	14 992	3 197	4 430	3 488	27 453
	CL	496	644	2	142	521	1 805
Endowment insurance	PR	38 582	222 406	35 963	15 581	146 025	458 557
	CL	5 737	60 602	3 774	16 460	16 150	102 723
incl insurance with tax benefit	PR	18 336	150 989	22 749		76 004	268 078
	CL	1 980	8 402	2 047		5 831	18 260
Birth and marriage assurance	PR		3 408			151	3 559
	CL		3 833			27	3 860
Annuities	PR	25 209	1 852		52 223	9 126	88 410
	CL	1 694	535		11 304	560	14 093
incl insurance with tax benefit	PR	22 970	1 845		52 090	8 968	85 873
	CL	1 370	511		11 301	548	13 730
Unit linked life insurance	PR		345 954	123 641	19 503	167 299	656 397
	CL		34 993	12 387	422	14 003	61 805
incl insurance with tax benefit	PR		44 955	24 642	8 968	10 606	89 171
	CL		854	610	138	513	2 115
Supplementary insurances	PR	3 977	18 970	774		6 821	30 542
	CL	946	2 398	249	389	2 831	6 813
TOTAL	PR	69 114	607 582	163 575	91 737	332 910	1 264 918
	CL	8 873	103 005	16 412	28 717	34 092	191 099
incl insurance with tax benefit	PR	41 306	197 789	47 391	61 058	95 578	443 122
	CL	3 350	9 767	2 657	11 439	6 892	34 105

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 non-life insurers, January—December 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	197 005	274 336	64 896	42 624	135 676	58 261	772 798	24 237	797 035	29,6%
2. Accident and sickness insurance	10 286	19 469		168	2 921	11 119	43 963		43 963	1,6%
3. Travel insurance	16 682	16 433	8 093	1 459	16 368	9 876	68 911		68 911	2,6%
4. Land vehicles insurance, physical persons	49 326	134 293	45	3 590	9 306	114 871	311 431		311 431	11,5%
5. Land vehicles insurance, legal persons	230 937	239 042	885	5 797	90 684	152 894	720 239		720 239	26,7%
6. Motor vehicle liability insurance	4 412	1 265			7 121	288	13 086		13 086	0,5%
7. Goods in transit insurance	11 211	7 457	1 151	96	702	2 953	23 570		23 570	0,9%
8. Property insurance, physical persons	69 273	163 680	22	2 901	17 139	31 810	284 825		284 825	10,6%
9. Property insurance, legal persons	85 904	147 683	60	7 879	25 763	51 824	319 113		319 113	11,8%
10. Vehicles liability insurance	11 974	801	10 893		714		24 382		24 382	0,9%
11. General liability insurance	17 674	31 520		616	918	9 384	60 112		60 112	2,2%
12. Insurance for pecuniary loss	4 327	14 384	41	923	2 083	8 323	30 081		30 081	1,1%
TOTAL	709 011	1 050 363	86 086	66 053	309 395	451 603	2 672 511	24 237	2 696 748	100,0%
Share of total premiums	26,3%	38,8%	3,2%	2,4%	11,5%	16,7%	99,1%	0,9%	100,0%	

Claims paid of non-life insurers, January—December 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	120 319	175 182	43 193	31 867	80 453	30 536	481 550	2 462	484 012
2. Accident and sickness insurance	3 132	5 299		49	1 427	3 472	13 379		13 379
3. Travel insurance	5 153	5 084	185	182	5 740	4 548	20 892		20 892
4. Land vehicles insurance, physical persons	27 634	37 316	27	2 519	5 452	52 323	125 271		125 271
5. Land vehicles insurance, legal persons	129 379	192 610	208	5 069	56 009	74 795	458 070		458 070
6. Motor vehicle liability insurance	2 321	217			1 093	71	3 702		3 702
7. Goods in transit insurance	2 569	1 456	59			456	4 540		4 540
8. Property insurance, physical persons	39 048	86 970		2 830	8 964	19 229	157 041		157 041
9. Property insurance, legal persons	45 724	68 876		1 177	9 732	38 951	164 460		164 460
10. Vehicles liability insurance	8 322	69	4 217		34		12 642		12 642
11. General liability insurance	3 602	2 377			127	935	7 041		7 041
12. Insurance for pecuniary loss	3 021	7 618			655	4 021	15 315		15 315
TOTAL	390 224	583 074	47 889	43 693	169 686	229 337	1 463 903	2 462	1 466 365

* 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

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

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	SEB Ühispana Elukind- lustus*	TOTAL	Share of total premiums
1. Term and whole life assurance	1 346	14 992	3 197	4 430	3 488	27 453	2,2%
2. Endowment insurance	38 582	222 406	35 963	15 581	146 025	458 557	36,3%
incl. endowment	18 336	150 989	22 749		76 004	268 078	21,2%
with tax benefit							
3. Birth and marriage assurance		3 408			151	3 559	0,3%
4. Annuities	25 209	1 852		52 223	9 126	88 410	7,0%
incl. annuities	22 970	1 845		52 090	8 968	85 873	6,8%
with tax benefit							
5. Unit linked life insurance		345 954	123 641	19 503	167 299	656 397	51,9%
incl. unit linked life insurance		44 955	24 642	8 968	10 606	89 171	7,0%
with tax benefit							
6. Supplementary insurances	3 977	18 970	774		6 821	30 542	2,4%
TOTAL	69 114	607 582	163 575	91 737	332 910	1 264 918	100,0%
incl. insurance	41 306	197 789	47 391	61 058	95 578	443 122	35,0%
with tax benefit							
Share of total premiums	5,5%	48,0%	12,9%	7,3%	26,3%	100,0%	

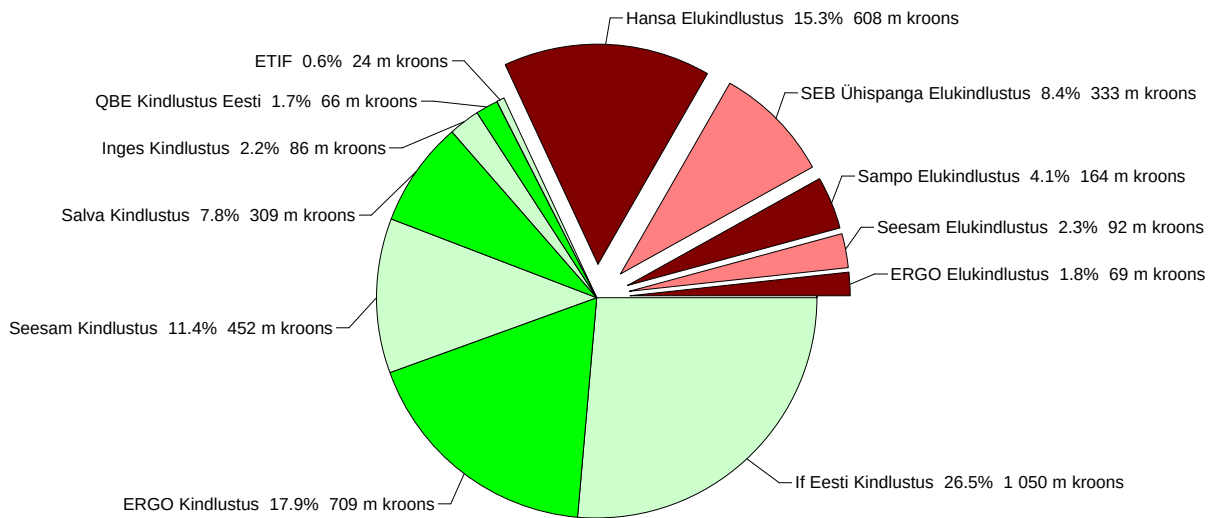
Claims paid of life insurers, January—December 2005 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	Sampo Elukind- lustus	Seesam Elukind- lustus	SEB Ühispana Elukind- lustus*	TOTAL
1. Term and whole life assurance	496	644	2	142	521	1 805
2. Endowment insurance	5 737	60 602	3 774	16 460	16 150	102 723
incl. endowment	1 980	8 402	2 047		5 831	18 260
with tax benefit						
3. Birth and marriage assurance		3 833			27	3 860
4. Annuities	1 694	535		11 304	560	14 093
incl. annuities	1 370	511		11 301	548	13 730
with tax benefit						
5. Unit linked life insurance		34 993	12 387	422	14 003	61 805
incl. unit linked life insurance		854	610	138	513	2 115
with tax benefit						
6. Supplementary insurances	946	2 398	249	389	2 831	6 813
TOTAL	8 873	103 005	16 412	28 717	34 092	191 099
incl. insurance	3 350	9 767	2 657	11 439	6 892	34 105
with tax benefit						

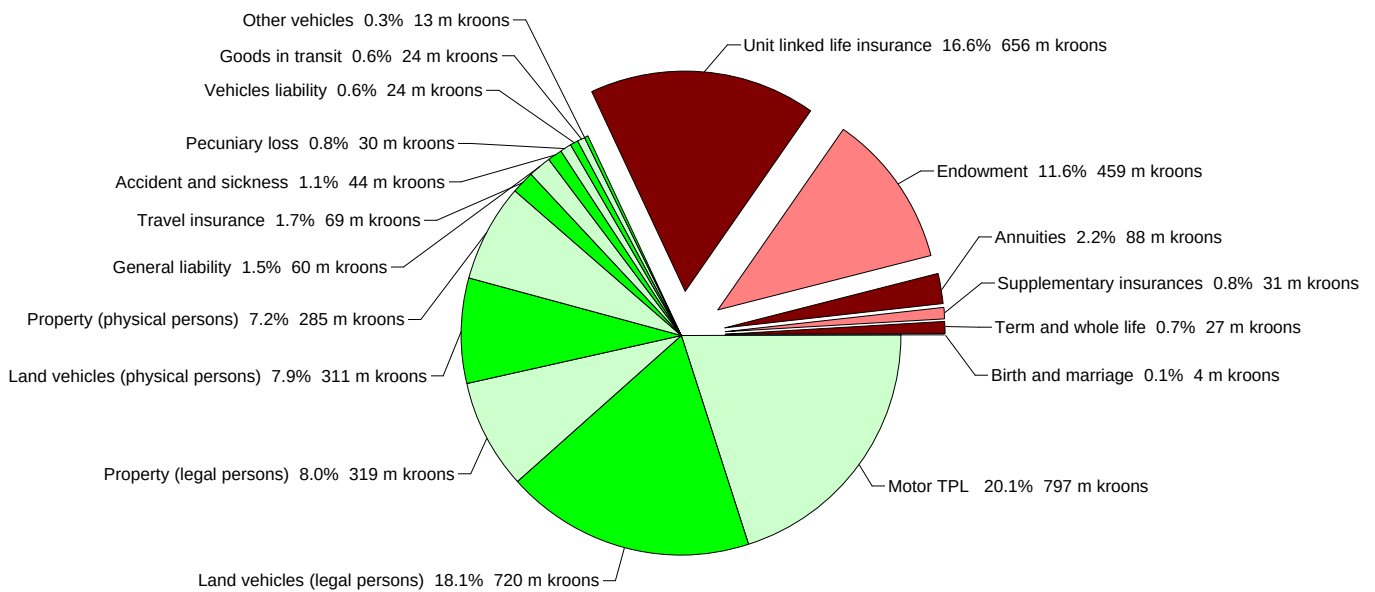
* The name of AS Ühispana Elukindlustus was changed to AS SEB Ühispana Elukindlustus on 4 April 2005

Gross premiums, January—December 2005 (Total — 4.0 billion kroons)

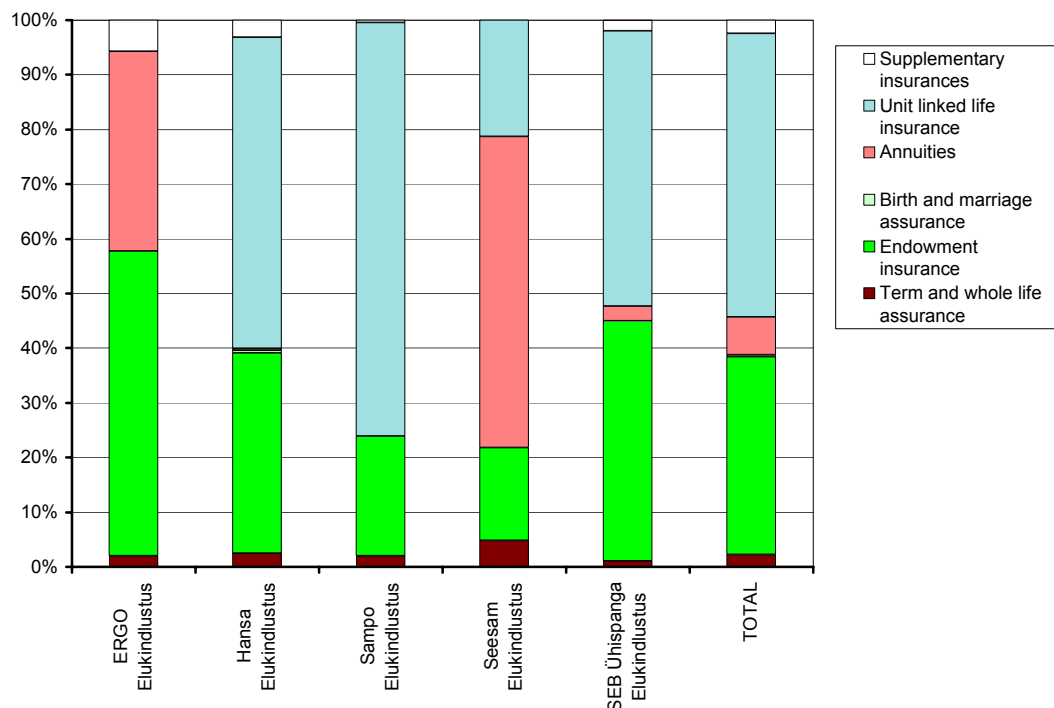
Per insurer



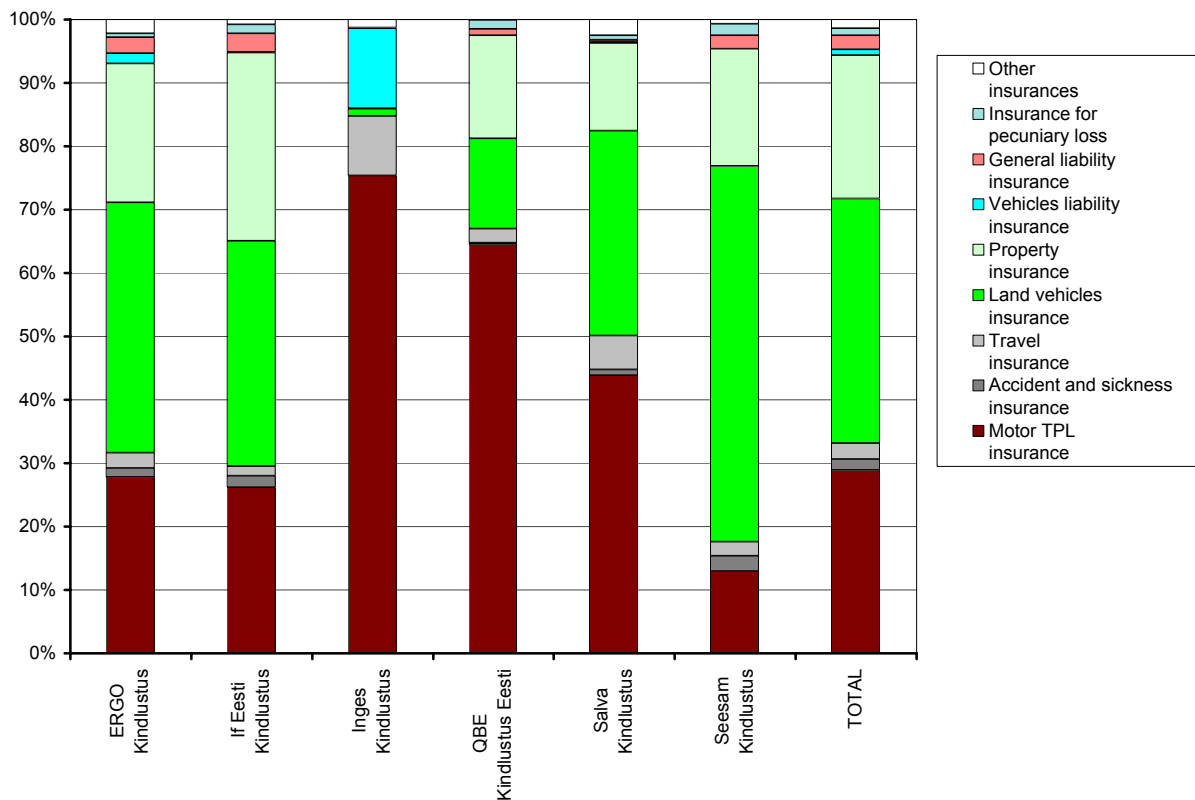
By lines of business



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



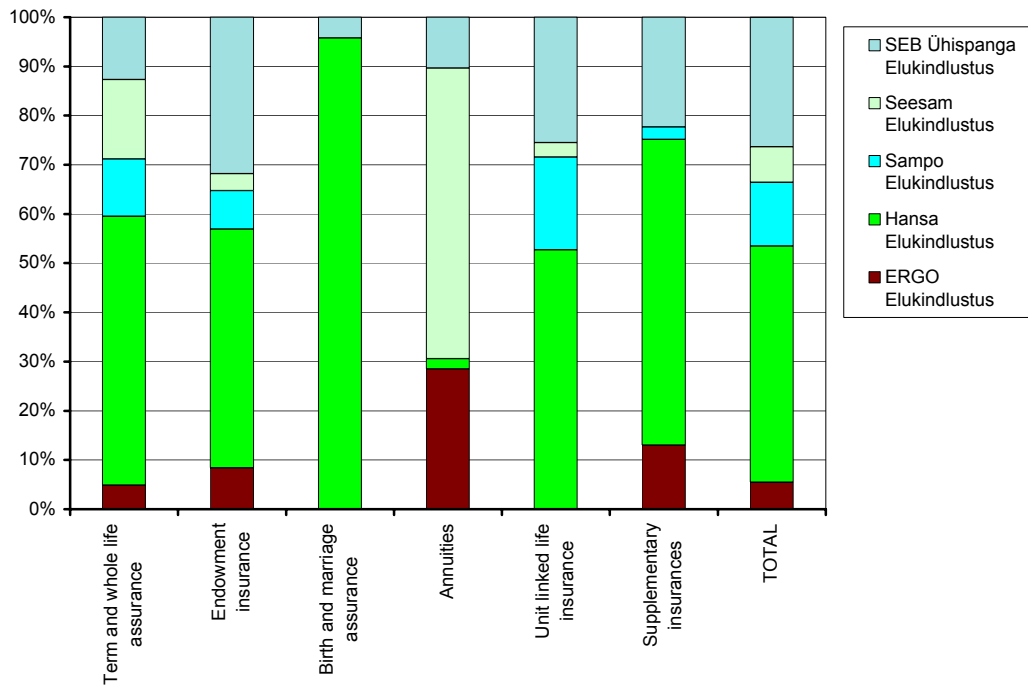
Structure of non-life insurance gross premiums by company, January—December 2005



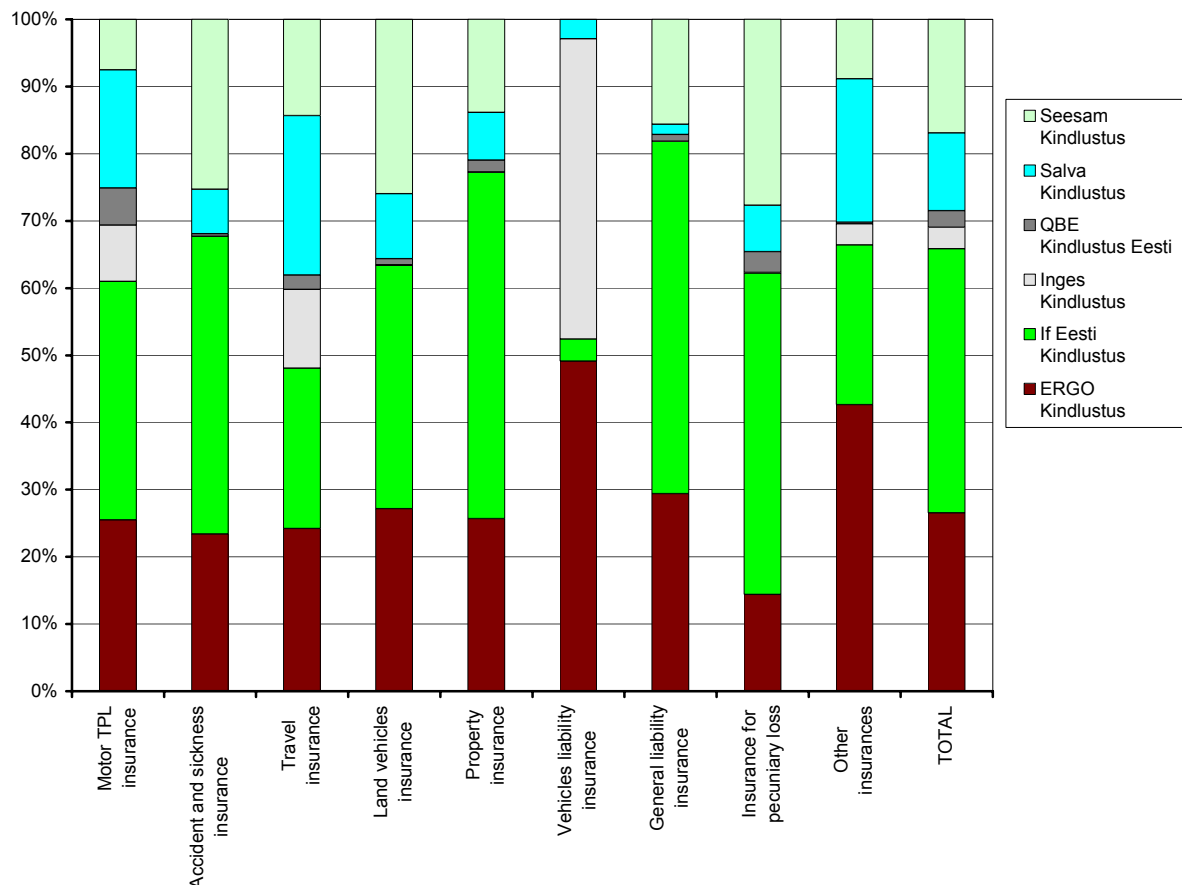
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund