

Life insurance*

(thousand kroons)

June 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	91	1 699	433	349	461	3 033
	CL		54		1	7	62
Endowment insurance	PR	3 322	16 001	2 674	1 186	14 248	37 431
	CL	479	6 421	372	1 734	1 890	10 896
incl insurance with tax benefit	PR	1 672	10 099	1 613		7 660	21 044
	CL	158	1 299	210		512	2 179
Birth and marriage assurance	PR		237			12	249
	CL		275				275
Annuities	PR	2 047	99		4 546	1 498	8 190
	CL	119	30		687	65	901
incl insurance with tax benefit	PR	1 813	99		4 530	1 477	7 919
	CL	114	26		687	51	878
Unit linked life insurance	PR		13 547	16 180	3 089	13 547	46 363
	CL		21 197	1 937	52	5 670	28 856
incl insurance with tax benefit	PR		2 449	1 216	1 030	771	5 466
	CL		95	86	3	877	1 061
Supplementary insurances	PR	264	1 854	56		770	2 944
	CL	148	52	33	23	168	424
TOTAL	PR	5 724	33 437	19 343	9 170	30 536	98 210
	CL	746	28 029	2 342	2 497	7 800	41 414
incl insurance with tax benefit	PR	3 485	12 647	2 829	5 560	9 908	34 429
	CL	272	1 420	296	690	1 440	4 118

(thousand kroons)

January—June 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 019	9 195	2 315	2 710	2 714	17 953
	CL		567	455	18	152	1 192
Endowment insurance	PR	19 142	97 918	15 742	7 195	82 841	222 838
	CL	2 432	35 358	2 234	6 155	9 670	55 849
incl insurance with tax benefit	PR	9 306	61 615	9 309		43 822	124 052
	CL	620	6 129	1 261		2 756	10 766
Birth and marriage assurance	PR		1 484			73	1 557
	CL		2 343			49	2 392
Annuities	PR	12 175	672		24 859	6 035	43 741
	CL	1 156	199		6 254	751	8 360
incl insurance with tax benefit	PR	11 056	670		24 805	5 980	42 511
	CL	899	185		6 247	683	8 014
Unit linked life insurance	PR		212 318	139 243	15 651	112 474	479 686
	CL		62 226	18 520	405	21 419	102 570
incl insurance with tax benefit	PR		16 037	8 076	6 698	4 506	35 317
	CL		2 026	486	169	1 958	4 639
Supplementary insurances	PR	2 092	10 562	341		4 355	17 350
	CL	448	1 106	183	259	708	2 704
TOTAL	PR	34 428	332 149	157 641	50 415	208 492	783 125
	CL	4 036	101 799	21 392	13 091	32 749	173 067
incl insurance with tax benefit	PR	20 362	78 322	17 385	31 503	54 308	201 880
	CL	1 519	8 340	1 747	6 416	5 397	23 419

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)

Non-life insurance*

(thousand kroons)

June 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	ETIF**	TOTAL
Motor TPL insurance	PR	17 559	23 347	9 305	3 162	11 179	9 328	192	74 072
incl membership fee to ETIF	PR	370	490	176	66	234	202		1 538
	CL	9 470	12 980	4 925	2 127	7 655	4 897	73	42 127
Accident and sickness	PR	833	1 558		30	361	807		3 589
	CL	162	1 892		17	117	238		2 426
Travel insurance	PR	1 230	1 312	754	179	2 057	1 404		6 936
	CL	366	570		26	331	253		1 546
Land vehicles insurance	PR	5 840	13 452		515	2 313	12 848		34 968
(physical persons)	CL	3 186	8 151		275	870	5 922		18 404
Land vehicles insurance	PR	22 780	20 782	151	976	7 656	15 301		67 646
(legal persons)	CL	8 169	11 152	4	316	3 508	5 777		28 926
Other vehicles insurance	PR	452	110			154	18		734
	CL	92							92
Goods in transit insurance	PR	758	922	257		113	159		2 209
	CL	94	16				(18)		92
Property insurance	PR	7 721	16 527		1 364	1 751	2 647		30 010
(physical persons)	CL	1 243	3 780		53	323	457		5 856
Property insurance	PR	7 713	13 311		122	2 875	3 271		27 292
(legal persons)	CL	1 605	9 428			1 794	747		13 574
Vehicles liability insurance	PR	1 530	95	720		94			2 439
	CL	885		16					901
General liability insurance	PR	1 898	2 336			61	564		4 859
	CL	332	262				5		599
Insurance for pecuniary loss	PR	410	604			152	454		1 620
	CL	151							151
TOTAL	PR	68 724	94 356	11 187	6 348	28 766	46 801	192	256 374
	CL	25 755	48 231	4 945	2 814	14 598	18 278	73	114 694

(thousand kroons)

January—June 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	ETIF**	TOTAL
Motor TPL insurance	PR	113 922	145 927	44 464	21 380	79 177	51 448	1 040	457 358
incl membership fee to ETIF	PR	2 392	3 065	918	449	1 661	1 057		9 542
	CL	71 250	95 310	25 561	12 260	59 571	26 638	2 583	293 173
Accident and sickness	PR	6 217	11 417		101	1 557	5 600		24 892
	CL	1 463	5 534		66	734	1 739		9 536
Travel insurance	PR	6 478	9 382	2 392	700	10 201	8 694		37 847
	CL	2 857	4 280	157	248	3 308	2 701		13 551
Land vehicles insurance	PR	31 653	73 859	21	2 368	13 010	72 506		193 417
(physical persons)	CL	15 751	47 193	8	1 759	4 308	36 900		105 919
Land vehicles insurance	PR	132 823	125 306	885	6 312	47 771	91 208		404 305
(legal persons)	CL	74 133	68 114	203	1 265	34 533	44 826		223 074
Other vehicles insurance	PR	2 364	1 315			2 843	177		6 699
	CL	443							443
Goods in transit insurance	PR	4 687	4 628	965		241	1 169		11 690
	CL	277	322				2 113		2 712
Property insurance	PR	40 485	86 828	3	6 092	9 125	15 937		158 470
(physical persons)	CL	16 798	30 962		1 653	3 108	7 411		59 932
Property insurance	PR	49 505	83 065	24	2 719	16 684	25 381		177 378
(legal persons)	CL	29 549	32 620		38	7 066	2 516		71 789
Vehicles liability insurance	PR	8 562	932	5 298		483			15 275
	CL	4 506	87	4 171					8 764
General liability insurance	PR	11 980	18 548		86	656	3 980		35 250
	CL	1 783	2 228			19	174		4 204
Insurance for pecuniary loss	PR	2 012	8 494	16	68	1 077	3 642		15 309
	CL	192				(354)			(162)
TOTAL	PR	410 688	569 701	54 068	39 826	182 825	279 742	1 040	1 537 890
	CL	219 002	286 650	30 100	17 289	112 293	125 018	2 583	792 935

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)

** ETIF — Estonian Traffic Insurance Fund

Premiums of life insurers, January—June 2006 (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	1 019	9 195	2 315	2 710	2 714	17 953	2.3%
2. Endowment insurance	19 142	97 918	15 742	7 195	82 841	222 838	28.5%
incl. endowment with tax benefit	9 306	61 615	9 309		43 822	124 052	15.8%
3. Birth and marriage assurance		1 484			73	1 557	0.2%
4. Annuities	12 175	672		24 859	6 035	43 741	5.6%
incl. annuities with tax benefit	11 056	670		24 805	5 980	42 511	5.4%
5. Unit linked life insurance		212 318	139 243	15 651	112 474	479 686	61.3%
incl. unit linked life insurance with tax benefit		16 037	8 076	6 698	4 506	35 317	4.5%
6. Supplementary insurances	2 092	10 562	341		4 355	17 350	2.2%
TOTAL	34 428	332 149	157 641	50 415	208 492	783 125	100.0%
incl. insurance with tax benefit	20 362	78 322	17 385	31 503	54 308	201 880	25.8%
Share of total premiums	4.4%	42.4%	20.1%	6.4%	26.6%	100.0%	

Claims paid of life insurers, January—June 2006 (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		567	455	18	152	1 192
2. Endowment insurance	2 432	35 358	2 234	6 155	9 670	55 849
incl. endowment with tax benefit	620	6 129	1 261		2 756	10 766
3. Birth and marriage assurance		2 343			49	2 392
4. Annuities	1 156	199		6 254	751	8 360
incl. annuities with tax benefit	899	185		6 247	683	8 014
5. Unit linked life insurance		62 226	18 520	405	21 419	102 570
incl. unit linked life insurance with tax benefit		2 026	486	169	1 958	4 639
6. Supplementary insurances	448	1 106	183	259	708	2 704
TOTAL	4 036	101 799	21 392	13 091	32 749	173 067
incl. insurance with tax benefit	1 519	8 340	1 747	6 416	5 397	23 419

Premiums of non-life insurers, January—June 2006 (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	111 530	142 862	43 546	20 931	77 516	50 391	446 776	10 582	457 358	29.7%
2. Accident and sickness insurance	6 217	11 417		101	1 557	5 600	24 892		24 892	1.6%
3. Travel insurance	6 478	9 382	2 392	700	10 201	8 694	37 847		37 847	2.5%
4. Land vehicles insurance, physical persons	31 653	73 859	21	2 368	13 010	72 506	193 417		193 417	12.6%
5. Land vehicles insurance, legal persons	132 823	125 306	885	6 312	47 771	91 208	404 305		404 305	26.3%
6. Motor vehicle liability insurance	2 364	1 315			2 843	177	6 699		6 699	0.4%
7. Goods in transit insurance	4 687	4 628	965		241	1 169	11 690		11 690	0.8%
8. Property insurance, physical persons	40 485	86 828	3	6 092	9 125	15 937	158 470		158 470	10.3%
9. Property insurance, legal persons	49 505	83 065	24	2 719	16 684	25 381	177 378		177 378	11.5%
10. Vehicles liability insurance	8 562	932	5 298		483		15 275		15 275	1.0%
11. General liability insurance	11 980	18 548		86	656	3 980	35 250		35 250	2.3%
12. Insurance for pecuniary loss	2 012	8 494	16	68	1 077	3 642	15 309		15 309	1.0%
TOTAL	408 296	566 636	53 150	39 377	181 164	278 685	1 527 308	10 582	1 537 890	100.0%
Share of total premiums	26.5%	36.7%	3.5%	2.6%	11.8%	18.1%	99.3%	0.7%	100.0%	

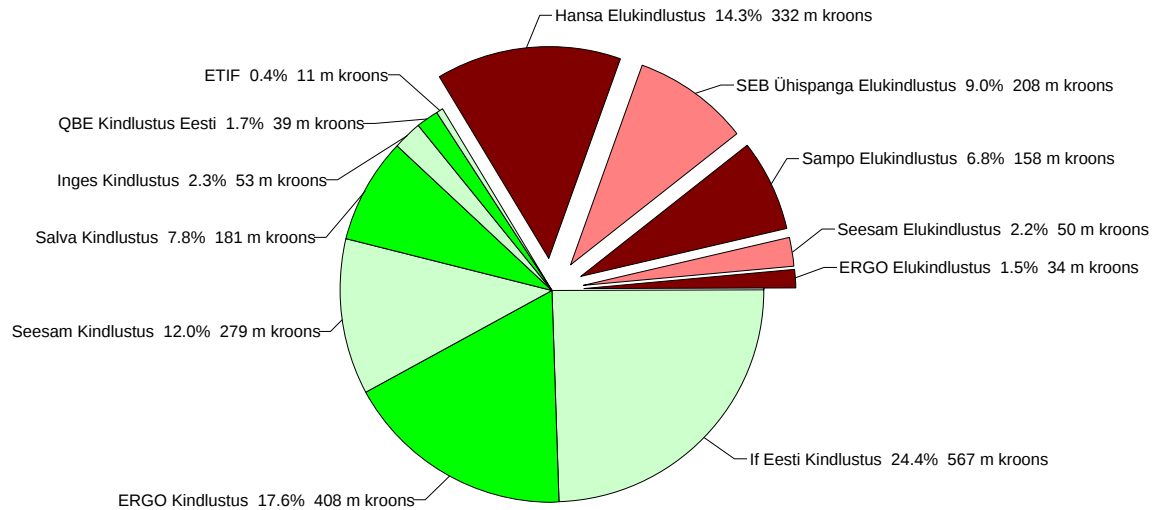
Claims paid of non-life insurers, January—June 2006 (thousand kroons)

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	71 250	95 310	25 561	12 260	59 571	26 638	290 590	2 583	293 173
2. Accident and sickness insurance	1 463	5 534		66	734	1 739	9 536		9 536
3. Travel insurance	2 857	4 280	157	248	3 308	2 701	13 551		13 551
4. Land vehicles insurance, physical persons	15 751	47 193	8	1 759	4 308	36 900	105 919		105 919
5. Land vehicles insurance, legal persons	74 133	68 114	203	1 265	34 533	44 826	223 074		223 074
6. Motor vehicle liability insurance	443						443		443
7. Goods in transit insurance	277	322				2 113	2 712		2 712
8. Property insurance, physical persons	16 798	30 962		1 653	3 108	7 411	59 932		59 932
9. Property insurance, legal persons	29 549	32 620		38	7 066	2 516	71 789		71 789
10. Vehicles liability insurance	4 506	87	4 171				8 764		8 764
11. General liability insurance	1 783	2 228			19	174	4 204		4 204
12. Insurance for pecuniary loss	192				-354		-162		-162
TOTAL	219 002	286 650	30 100	17 289	112 293	125 018	790 352	2 583	792 935

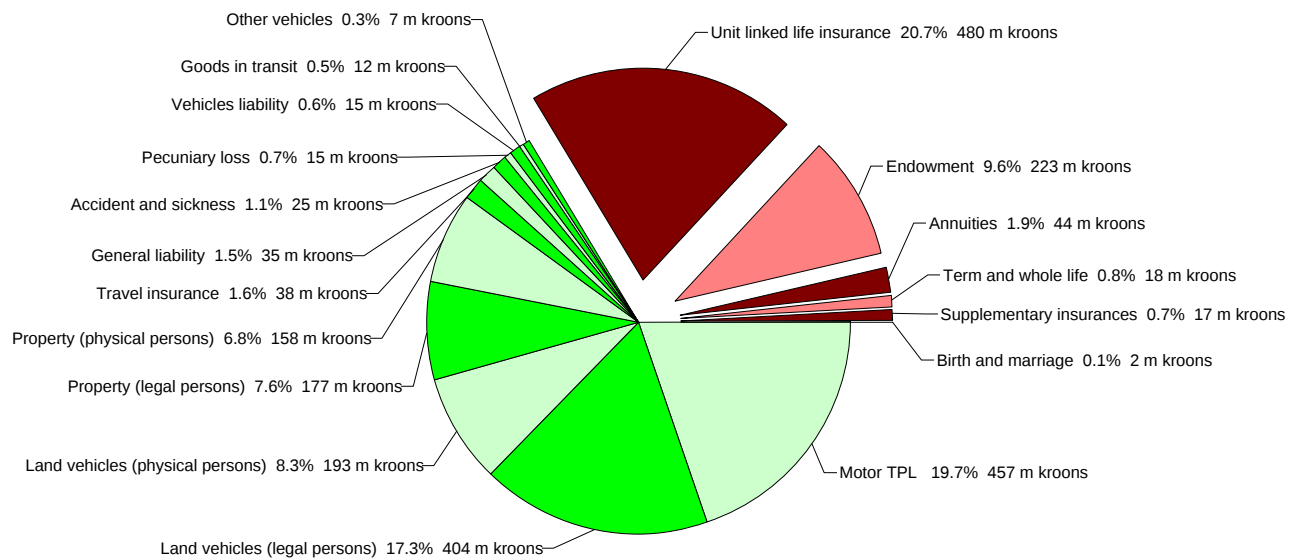
* Data of Estonian Traffic Insurance Foundation include the membership fee from companies, and this fee is non-included in the data of companies

Gross premiums, January—June 2006 (Total — 2.3 billion kroons)

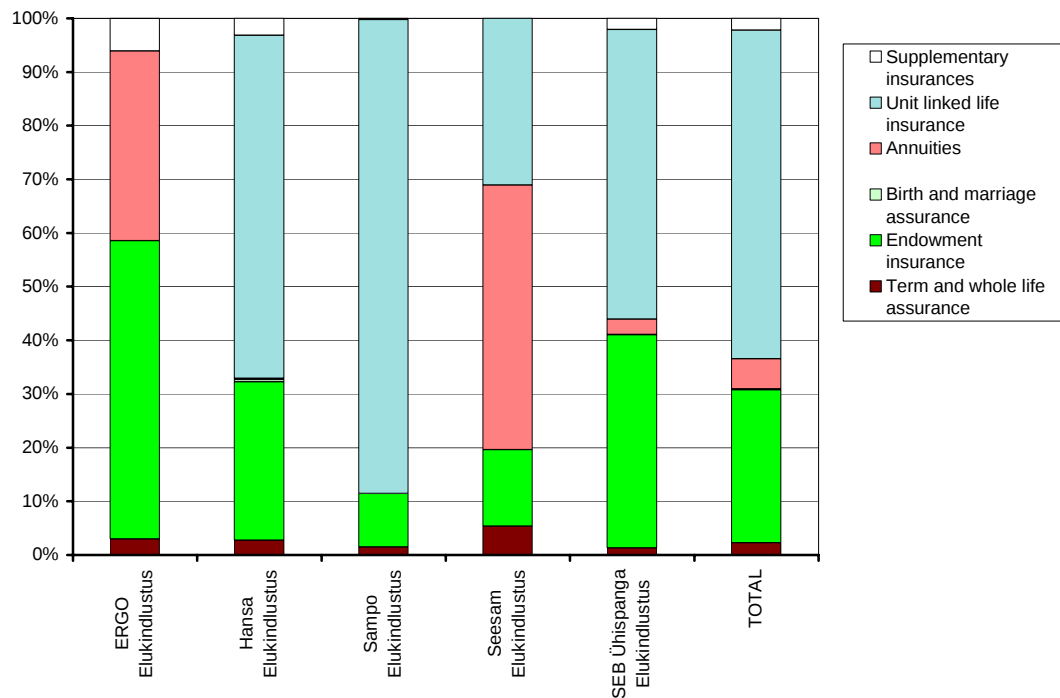
Per insurer



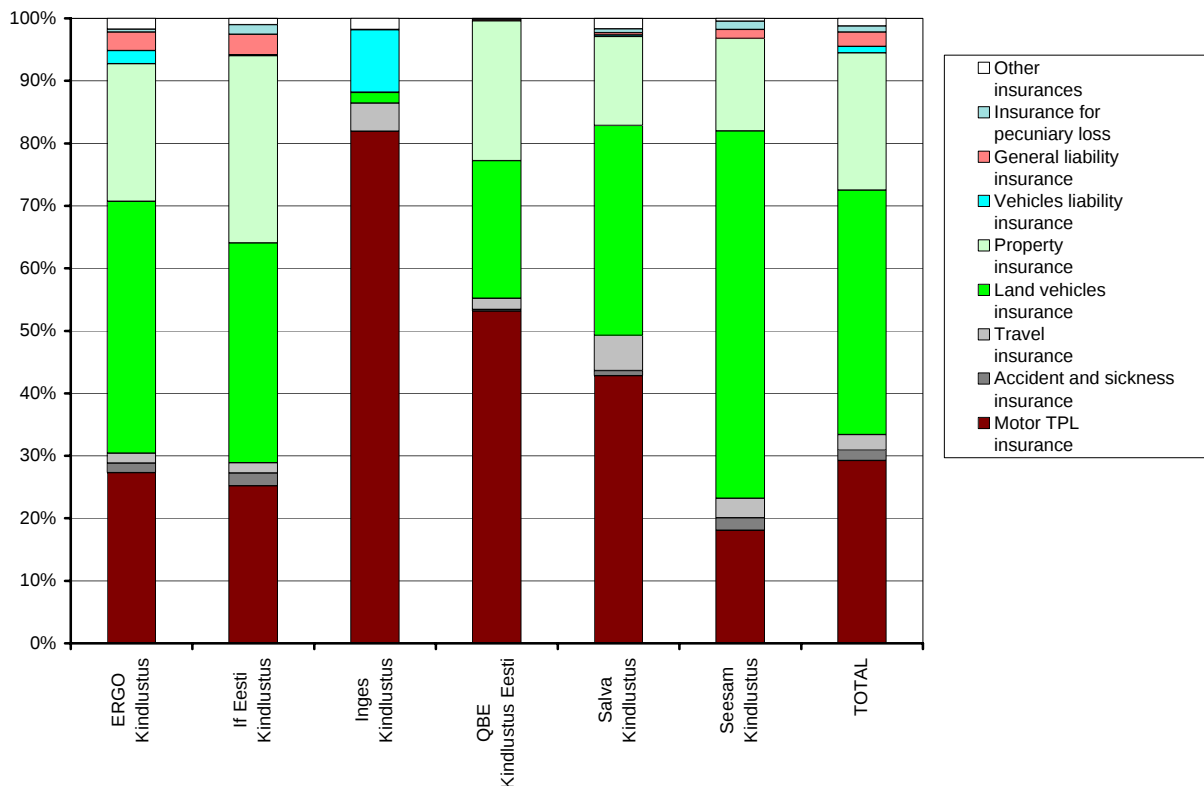
By lines of business



Structure of life insurance gross premiums by company, January—June 2006



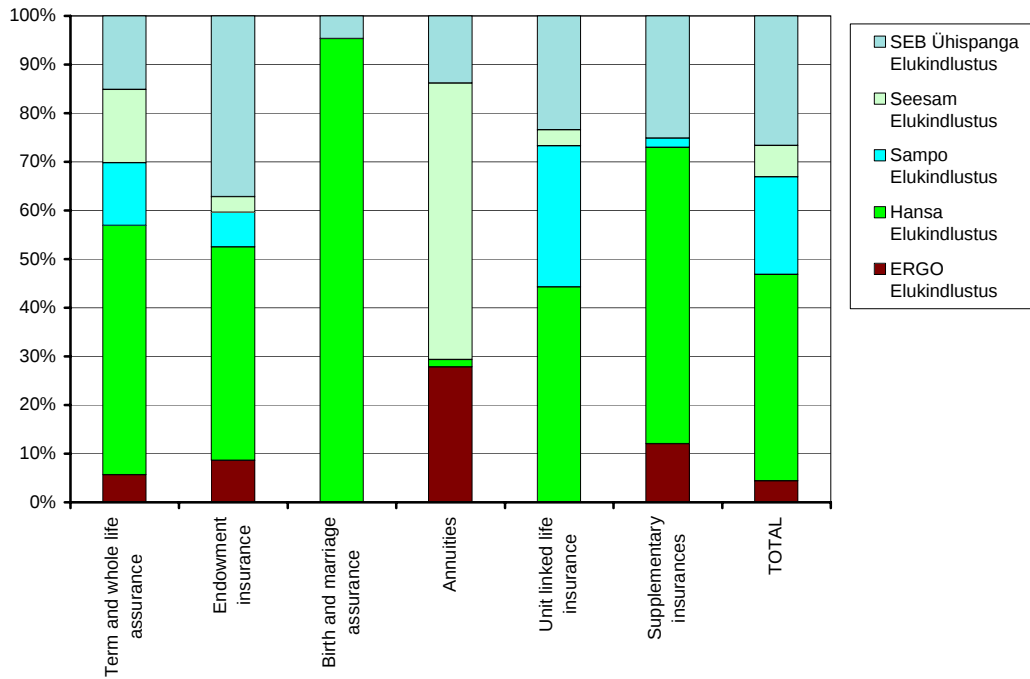
Structure of non-life insurance gross premiums by company, January—June 2006



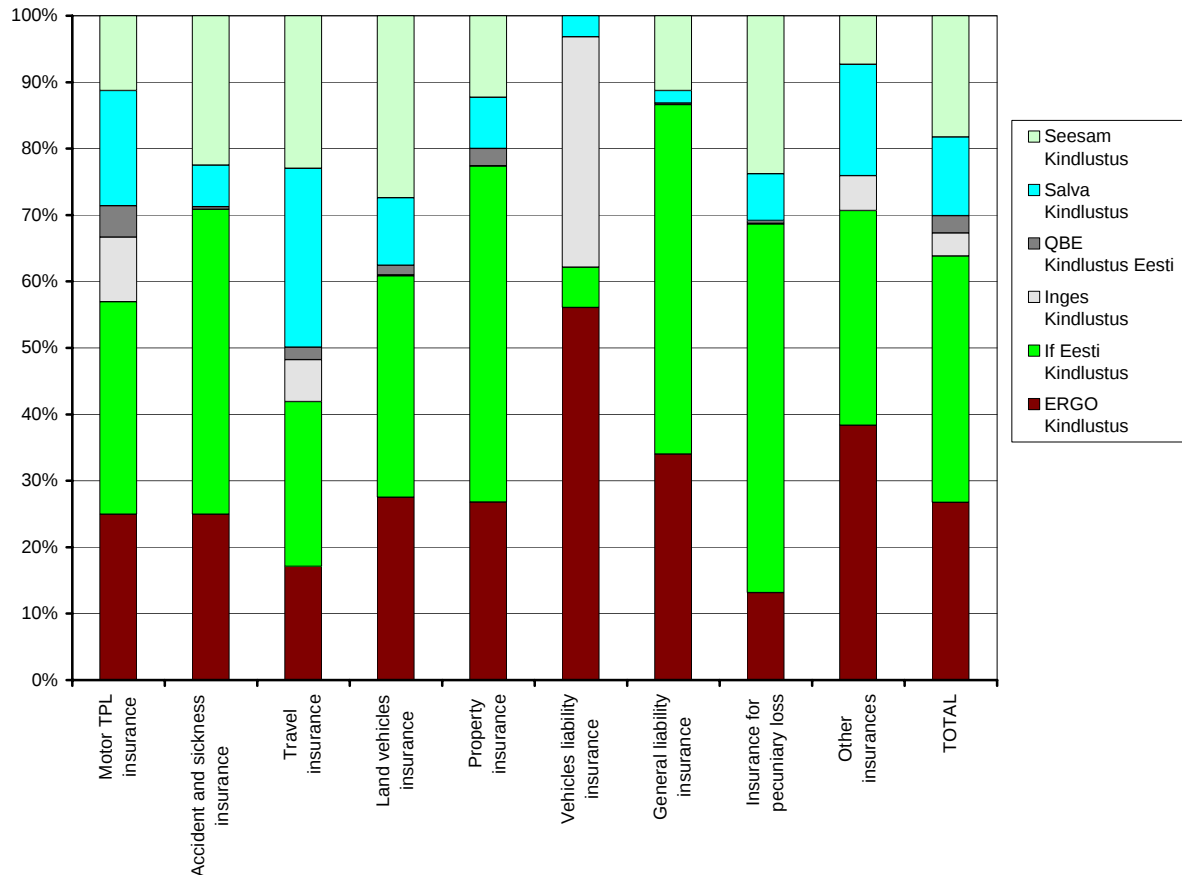
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Structure of life insurance gross premiums by lines of business, January—June 2006



Structure of non-life insurance gross premiums by lines of business, January—June 2006



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund