

Life insurance*

(thousand kroons)

July 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	93	1 670	376	319	429	2 887
	CL	254			4	12	270
Endowment insurance	PR	3 351	15 678	2 675	1 145	13 946	36 795
	CL	188	6 614	685	1 161	2 374	11 022
incl insurance with tax benefit	PR	1 661	9 807	1 618		7 196	20 282
	CL	76	898	510		756	2 240
Birth and marriage assurance	PR		234			11	245
	CL		411				411
Annuities	PR	1 618	99		3 869	680	6 266
	CL	26	19		841	104	990
incl insurance with tax benefit	PR	1 518	99		3 863	673	6 153
	CL	15	18		841	104	978
Unit linked life insurance	PR		11 660	5 101	2 376	7 713	26 850
	CL		7 303	1 021	132	4 605	13 061
incl insurance with tax benefit	PR		2 281	1 351	1 138	451	5 221
	CL		20	134	14	36	204
Supplementary insurances	PR	403	1 855	52		754	3 064
	CL	133	367	18	45	100	663
TOTAL	PR	5 465	31 196	8 204	7 709	23 533	76 107
	CL	601	14 714	1 724	2 183	7 195	26 417
incl insurance with tax benefit	PR	3 179	12 187	2 969	5 001	8 320	31 656
	CL	91	936	644	855	896	3 422

(thousand kroons)

January—July 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 112	10 865	2 691	3 029	3 143	20 840
	CL	254	567	455	22	164	1 462
Endowment insurance	PR	22 493	113 596	18 417	8 340	96 787	259 633
	CL	2 620	41 972	2 919	7 316	12 044	66 871
incl insurance with tax benefit	PR	10 967	71 422	10 927		51 018	144 334
	CL	696	7 027	1 771		3 512	13 006
Birth and marriage assurance	PR		1 718			84	1 802
	CL		2 754			49	2 803
Annuities	PR	13 793	771		28 728	6 715	50 007
	CL	1 182	218		7 095	855	9 350
incl insurance with tax benefit	PR	12 574	769		28 668	6 653	48 664
	CL	914	203		7 088	787	8 992
Unit linked life insurance	PR		223 978	144 344	18 027	120 187	506 536
	CL		69 529	19 541	537	26 024	115 631
incl insurance with tax benefit	PR		18 318	9 427	7 836	4 957	40 538
	CL		2 046	620	183	1 994	4 843
Supplementary insurances	PR	2 495	12 417	393		5 109	20 414
	CL	581	1 473	201	304	808	3 367
TOTAL	PR	39 893	363 345	165 845	58 124	232 025	859 232
	CL	4 637	116 513	23 116	15 274	39 944	199 484
incl insurance with tax benefit	PR	23 541	90 509	20 354	36 504	62 628	233 536
	CL	1 610	9 276	2 391	7 271	6 293	26 841

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)

July 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	ETIF**	TOTAL
Motor TPL insurance	PR	19 436	24 968	8 339	3 541	11 485	10 220	206	78 195
incl membership fee to ETIF	PR	407	524	200	75	242	197		1 645
	CL	12 284	15 680	3 613	2 356	7 249	4 554	43	45 779
Accident and sickness	PR	879	1 653		7	243	1 016		3 798
	CL	358	517			187	277		1 339
Travel insurance	PR	1 385	1 307	626	251	2 025	1 220		6 814
	CL	296	842	10	25	253	501		1 927
Land vehicles insurance (physical persons)	PR	4 955	13 520	2	419	2 620	13 776		35 292
	CL	2 408	7 804	2	301	1 437	5 141		17 093
Land vehicles insurance (legal persons)	PR	21 912	21 433	293	895	8 330	17 651		70 514
	CL	9 747	11 152	3	164	4 129	7 621		32 816
Other vehicles insurance	PR	924	70			382	65		1 441
	CL	713	27						740
Goods in transit insurance	PR	1 046	847	187		12	399		2 491
	CL	15	38	199					252
Property insurance (physical persons)	PR	7 687	16 144		1 503	1 766	2 701		29 801
	CL	2 481	5 665		546	184	1 544		10 420
Property insurance (legal persons)	PR	7 605	13 754		1 178	2 847	4 138		29 522
	CL	17 950	8 811			512	601		27 874
Vehicles liability insurance	PR	1 315	108	1 042		106			2 571
	CL	623	5	365					993
General liability insurance	PR	1 836	4 980		17	22	611		7 466
	CL	2 711	401				(4)		3 108
Insurance for pecuniary loss	PR	342	894			286	566		2 088
	CL	2			71				73
TOTAL	PR	69 322	99 678	10 489	7 811	30 124	52 363	206	269 993
	CL	49 588	50 942	4 192	3 463	13 951	20 235	43	142 414

(thousand kroons)

January—July 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	ETIF**	TOTAL
Motor TPL insurance	PR	133 358	170 894	52 803	24 921	90 662	61 668	1 246	535 552
incl membership fee to ETIF	PR	2 799	3 589	1 118	524	1 903	1 254		11 187
	CL	83 534	110 990	29 174	14 616	66 820	31 192	2 626	338 952
Accident and sickness	PR	7 096	13 070		108	1 800	6 616		28 690
	CL	1 821	6 051		66	921	2 016		10 875
Travel insurance	PR	7 863	10 689	3 018	951	12 226	9 914		44 661
	CL	3 153	5 122	167	273	3 561	3 202		15 478
Land vehicles insurance (physical persons)	PR	36 608	87 379	23	2 787	15 630	86 282		228 709
	CL	18 159	54 997	10	2 060	5 745	42 041		123 012
Land vehicles insurance (legal persons)	PR	154 735	146 739	1 178	7 207	56 101	108 859		474 819
	CL	83 880	79 266	206	1 429	38 662	52 447		255 890
Other vehicles insurance	PR	3 288	1 385			3 225	242		8 140
	CL	1 156	27						1 183
Goods in transit insurance	PR	5 733	5 475	1 152		253	1 568		14 181
	CL	292	360	199			2 113		2 964
Property insurance (physical persons)	PR	48 172	102 972	3	7 595	10 891	18 638		188 271
	CL	19 279	36 627		2 199	3 292	8 955		70 352
Property insurance (legal persons)	PR	57 110	96 820	24	3 897	19 531	29 519		206 901
	CL	47 499	41 431		38	7 578	3 117		99 663
Vehicles liability insurance	PR	9 877	1 040	6 340		589			17 846
	CL	5 129	92	4 536					9 757
General liability insurance	PR	13 816	23 528		103	678	4 591		42 716
	CL	4 494	2 629			19	170		7 312
Insurance for pecuniary loss	PR	2 354	9 388	16	68	1 363	4 208		17 397
	CL	194			71	(354)			(89)
TOTAL	PR	480 010	669 379	64 557	47 637	212 949	332 105	1 246	1 807 883
	CL	268 590	337 592	34 292	20 752	126 244	145 253	2 626	935 349

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—July 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	1 112	10 865	2 691	3 029	3 143	20 840	2.4%
2. Endowment insurance	22 493	113 596	18 417	8 340	96 787	259 633	30.2%
incl. endowment with tax benefit	10 967	71 422	10 927		51 018	144 334	16.8%
3. Birth and marriage assurance		1 718			84	1 802	0.2%
4. Annuities	13 793	771		28 728	6 715	50 007	5.8%
incl. annuities with tax benefit	12 574	769		28 668	6 653	48 664	5.7%
5. Unit linked life insurance		223 978	144 344	18 027	120 187	506 536	59.0%
incl. unit linked life insurance with tax benefit		18 318	9 427	7 836	4 957	40 538	4.7%
6. Supplementary insurances	2 495	12 417	393		5 109	20 414	2.4%
TOTAL	39 893	363 345	165 845	58 124	232 025	859 232	100.0%
incl. insurance with tax benefit	23 541	90 509	20 354	36 504	62 628	233 536	27.2%
Share of total premiums	4.6%	42.3%	19.3%	6.8%	27.0%	100.0%	

Claims paid of life insurers, January—July 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	254	567	455	22	164	1 462
2. Endowment insurance	2 620	41 972	2 919	7 316	12 044	66 871
incl. endowment with tax benefit	696	7 027	1 771		3 512	13 006
3. Birth and marriage assurance		2 754			49	2 803
4. Annuities	1 182	218		7 095	855	9 350
incl. annuities with tax benefit	914	203		7 088	787	8 992
5. Unit linked life insurance		69 529	19 541	537	26 024	115 631
incl. unit linked life insurance with tax benefit		2 046	620	183	1 994	4 843
6. Supplementary insurances	581	1 473	201	304	808	3 367
TOTAL	4 637	116 513	23 116	15 274	39 944	199 484
incl. insurance with tax benefit	1 610	9 276	2 391	7 271	6 293	26 841

Premiums of non-life insurers, January—July 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	130 559	167 305	51 685	24 397	88 759	60 414	523 119	12 433	535 552	29.6%
2. Accident and sickness insurance	7 096	13 070		108	1 800	6 616	28 690		28 690	1.6%
3. Travel insurance	7 863	10 689	3 018	951	12 226	9 914	44 661		44 661	2.5%
4. Land vehicles insurance, physical persons	36 608	87 379	23	2 787	15 630	86 282	228 709		228 709	12.7%
5. Land vehicles insurance, legal persons	154 735	146 739	1 178	7 207	56 101	108 859	474 819		474 819	26.3%
6. Motor vehicle liability insurance	3 288	1 385			3 225	242	8 140		8 140	0.5%
7. Goods in transit insurance	5 733	5 475	1 152		253	1 568	14 181		14 181	0.8%
8. Property insurance, physical persons	48 172	102 972	3	7 595	10 891	18 638	188 271		188 271	10.4%
9. Property insurance, legal persons	57 110	96 820	24	3 897	19 531	29 519	206 901		206 901	11.4%
10. Vehicles liability insurance	9 877	1 040	6 340		589		17 846		17 846	1.0%
11. General liability insurance	13 816	23 528		103	678	4 591	42 716		42 716	2.4%
12. Insurance for pecuniary loss	2 354	9 388	16	68	1 363	4 208	17 397		17 397	1.0%
TOTAL	477 211	665 790	63 439	47 113	211 046	330 851	1 795 450	12 433	1 807 883	100.0%
Share of total premiums	26.4%	36.7%	3.5%	2.6%	11.7%	18.3%	99.3%	0.7%	100.0%	

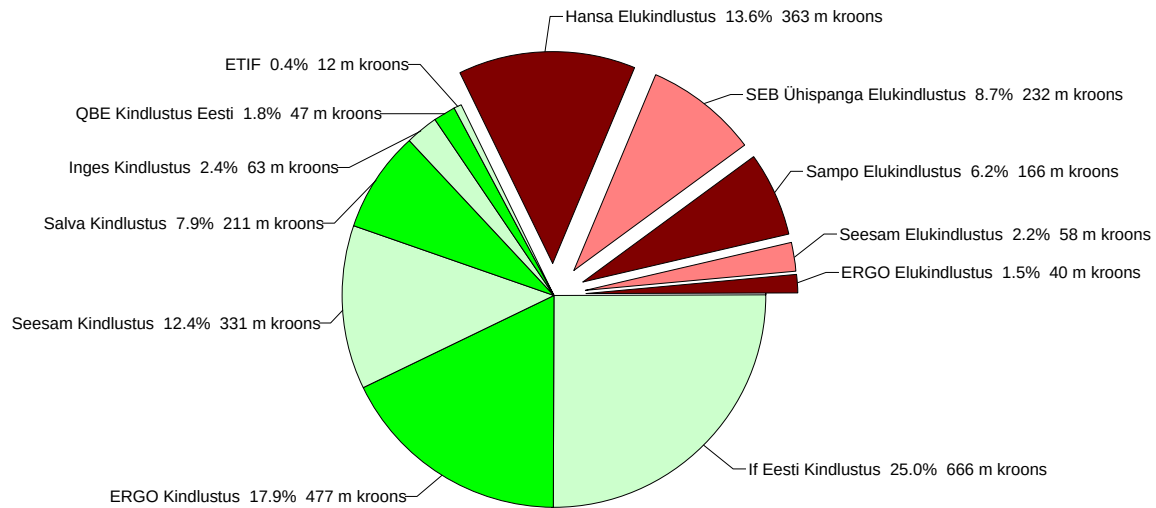
Claims paid of non-life insurers, January—July 2006 (thousand kroons)

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	83 534	110 990	29 174	14 616	66 820	31 192	336 326	2 626	338 952
2. Accident and sickness insurance	1 821	6 051		66	921	2 016	10 875		10 875
3. Travel insurance	3 153	5 122	167	273	3 561	3 202	15 478		15 478
4. Land vehicles insurance, physical persons	18 159	54 997	10	2 060	5 745	42 041	123 012		123 012
5. Land vehicles insurance, legal persons	83 880	79 266	206	1 429	38 662	52 447	255 890		255 890
6. Motor vehicle liability insurance	1 156	27					1 183		1 183
7. Goods in transit insurance	292	360	199			2 113	2 964		2 964
8. Property insurance, physical persons	19 279	36 627		2 199	3 292	8 955	70 352		70 352
9. Property insurance, legal persons	47 499	41 431		38	7 578	3 117	99 663		99 663
10. Vehicles liability insurance	5 129	92	4 536				9 757		9 757
11. General liability insurance	4 494	2 629			19	170	7 312		7 312
12. Insurance for pecuniary loss	194			71	-354		-89		-89
TOTAL	268 590	337 592	34 292	20 752	126 244	145 253	932 723	2 626	935 349

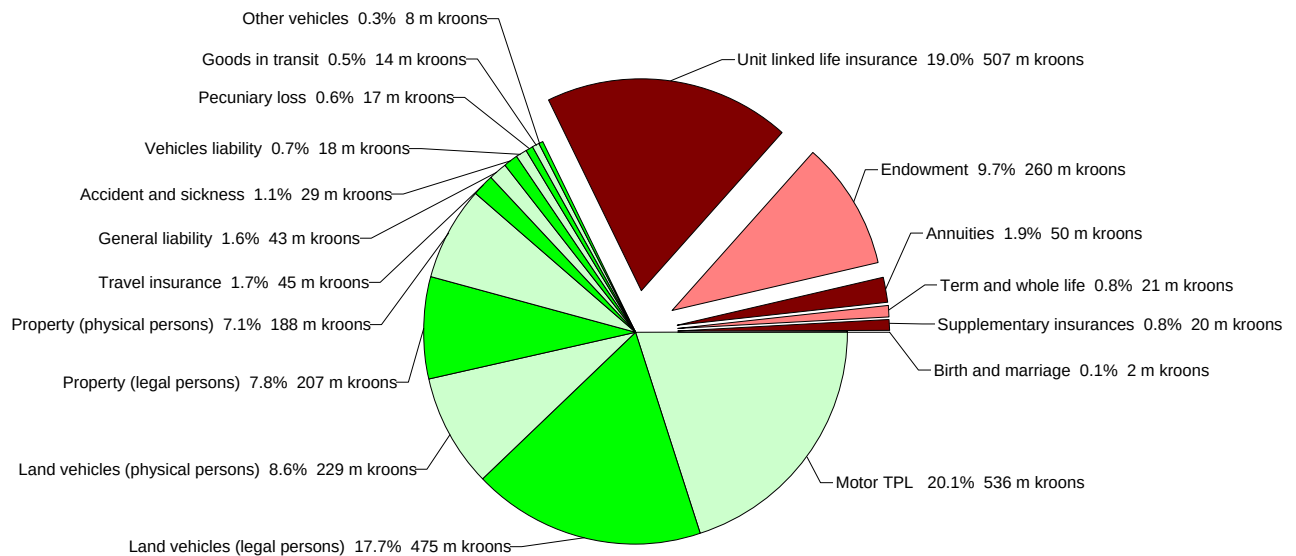
* Data of Estonian Traffic Insurance Foundation include the membership fee from companies, and this fee is non-included in the data of companies

Gross premiums, January—July 2006 (Total — 2.7 billion kroons)

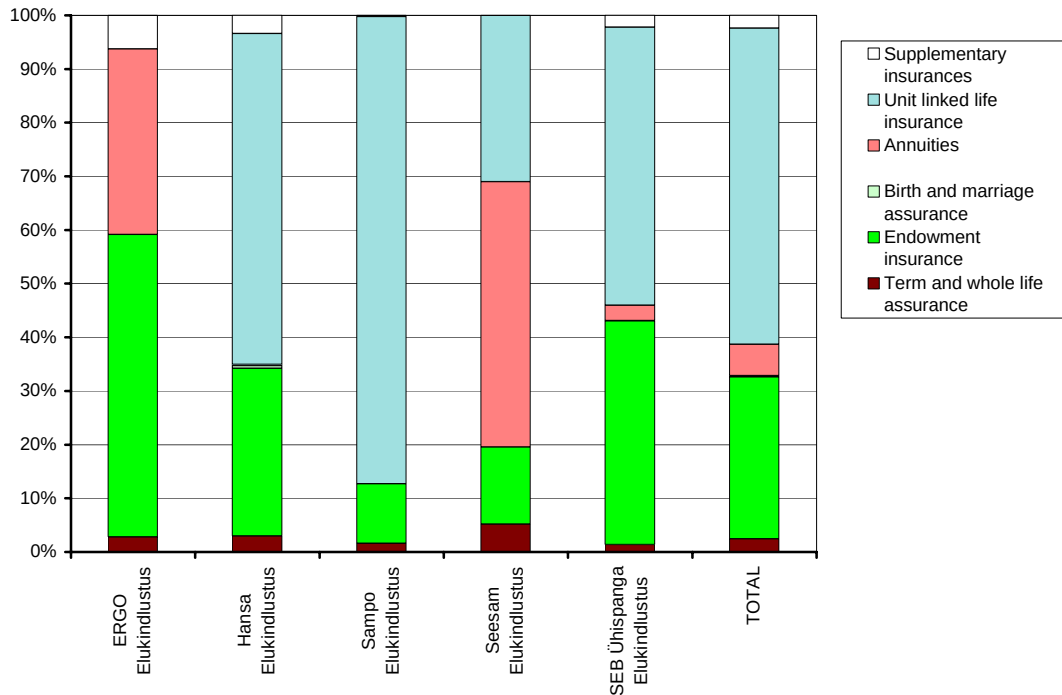
Per insurer



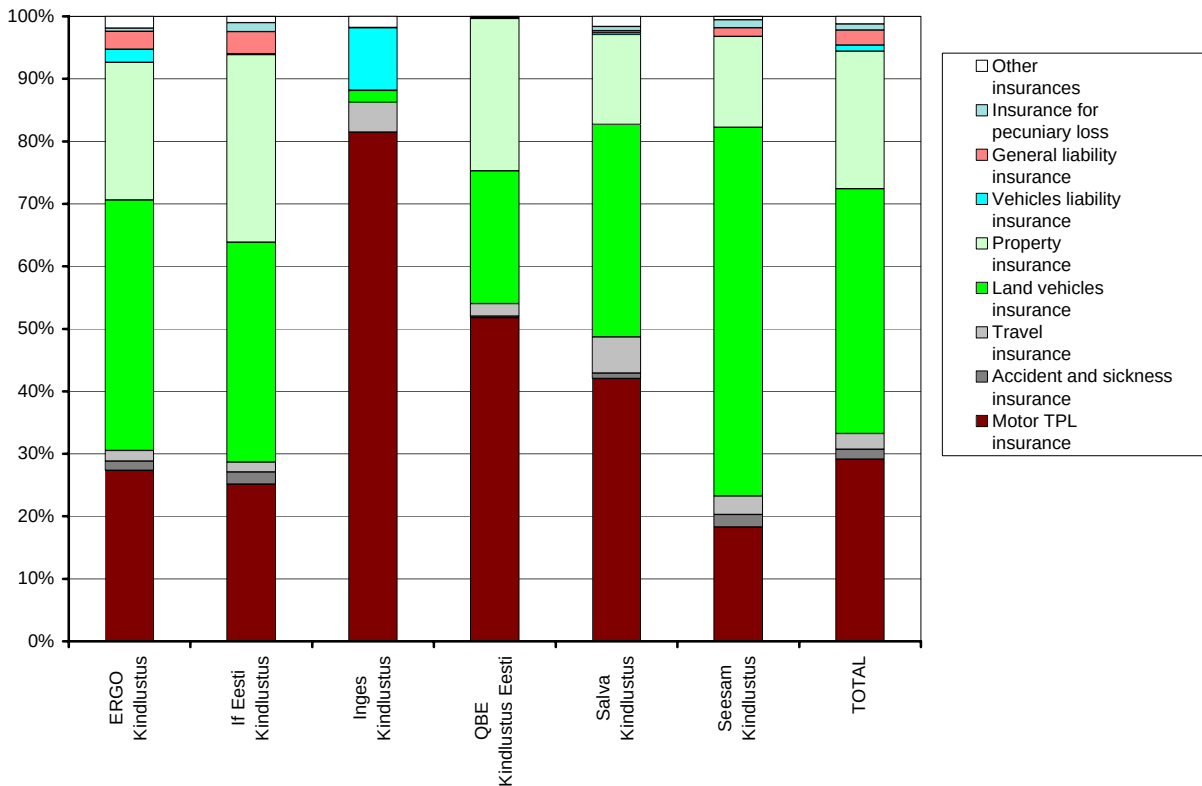
By lines of business



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



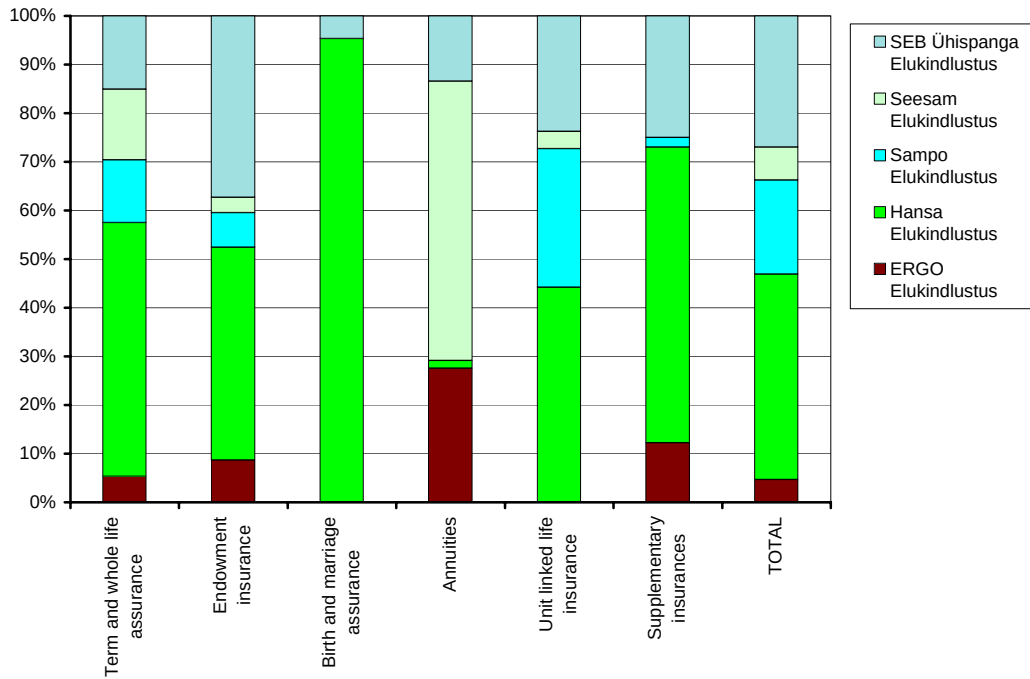
Structure of non-life insurance gross premiums by company, January—July 2006



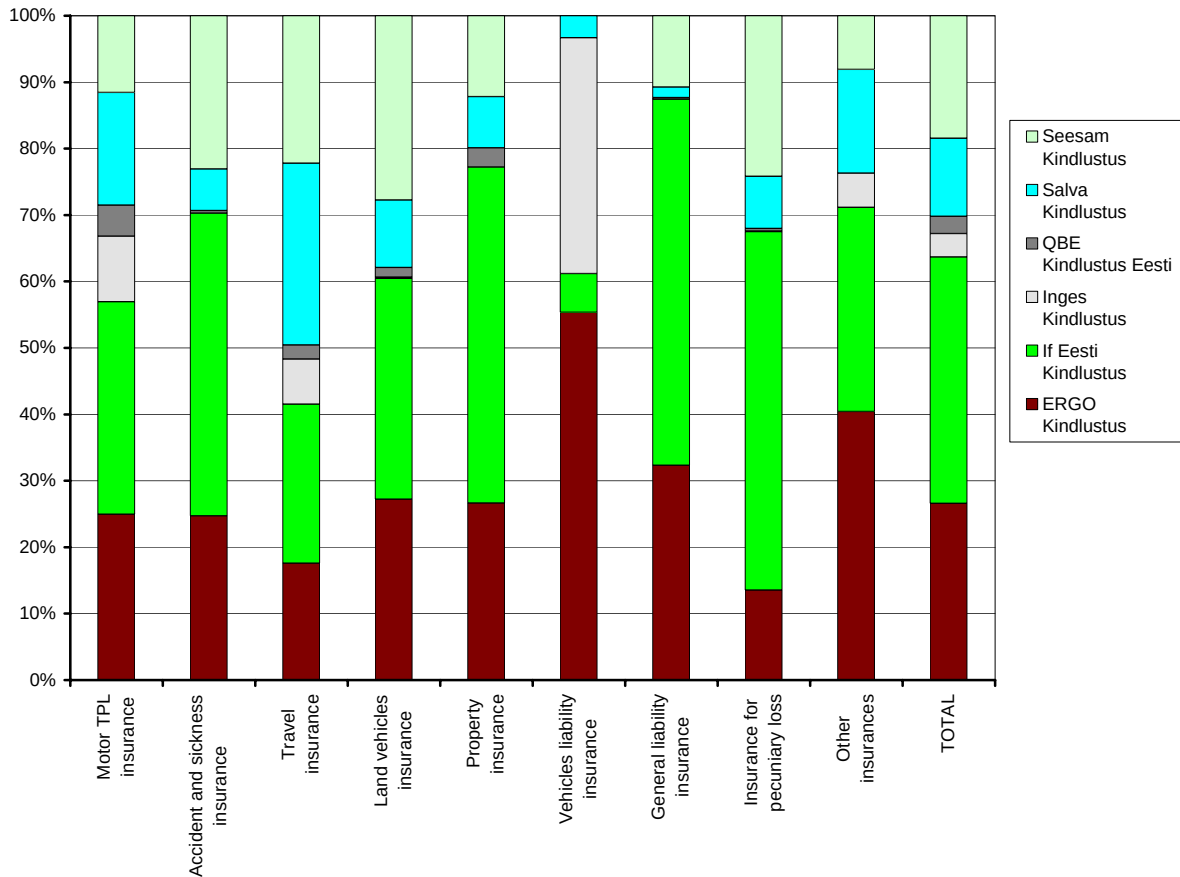
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund