

Life insurance*

(thousand kroons)

August 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	87	1 794	404	272	426	2 983
	CL		9		1	9	19
Endowment insurance	PR	3 232	16 789	2 660	1 120	13 450	37 251
	CL	445	4 823	683	1 398	1 071	8 420
incl insurance with tax benefit	PR	1 553	10 128	1 522		6 933	20 136
	CL	83	1 955	327		279	2 644
Birth and marriage assurance	PR		231			12	243
	CL		402			8	410
Annuities	PR	1 833	99		3 883	693	6 508
	CL	188	14		1 065	45	1 312
incl insurance with tax benefit	PR	1 638	98		3 873	688	6 297
	CL	64	13		1 065	45	1 187
Unit linked life insurance	PR		20 286	9 634	2 526	13 716	46 162
	CL		6 918	2 643	246	5 353	15 160
incl insurance with tax benefit	PR		2 421	1 333	1 223	713	5 690
	CL		90	38	107	179	414
Supplementary insurances	PR	337	1 909	51		757	3 054
	CL	19	63	27	171	71	351
TOTAL	PR	5 489	41 108	12 749	7 801	29 054	96 201
	CL	652	12 229	3 353	2 881	6 557	25 672
incl insurance with tax benefit	PR	3 191	12 647	2 855	5 096	8 334	32 123
	CL	147	2 058	365	1 172	503	4 245

(thousand kroons)

January—August 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 199	12 659	3 095	3 301	3 569	23 823
	CL	254	576	455	23	173	1 481
Endowment insurance	PR	25 725	130 385	21 077	9 460	110 237	296 884
	CL	3 065	46 795	3 602	8 714	13 115	75 291
incl insurance with tax benefit	PR	12 520	81 550	12 449		57 951	164 470
	CL	779	8 982	2 098		3 791	15 650
Birth and marriage assurance	PR		1 949			96	2 045
	CL		3 156			57	3 213
Annuities	PR	15 626	870		32 611	7 408	56 515
	CL	1 370	232		8 160	900	10 662
incl insurance with tax benefit	PR	14 212	867		32 541	7 341	54 961
	CL	978	216		8 153	832	10 179
Unit linked life insurance	PR		244 264	153 978	20 553	133 903	552 698
	CL		76 447	22 184	783	31 377	130 791
incl insurance with tax benefit	PR		20 739	10 760	9 059	5 670	46 228
	CL		2 136	658	290	2 173	5 257
Supplementary insurances	PR	2 832	14 326	444		5 866	23 468
	CL	600	1 536	228	475	879	3 718
TOTAL	PR	45 382	404 453	178 594	65 925	261 079	955 433
	CL	5 289	128 742	26 469	18 155	46 501	225 156
incl insurance with tax benefit	PR	26 732	103 156	23 209	41 600	70 962	265 659
	CL	1 757	11 334	2 756	8 443	6 796	31 086

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)

August 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus**	ETIF***	TOTAL
Motor TPL insurance	PR	16 707	21 578	8 360	2 982	10 088	9 116		239	69 070
incl membership fee to ETIF	PR	351	453	163	62	215	202			1 446
	CL	14 063	17 290	4 906	2 560	9 975	5 546		189	54 529
Accident and sickness	PR	663	1 589		31	190	788			3 261
	CL	302	500		6	123	164			1 095
Travel insurance	PR	1 200	1 097	375	398	2 160	1 381			6 611
	CL	270	302	8	30	812	927			2 349
Land vehicles insurance (physical persons)	PR	5 298	12 116	3	394	3 334	12 669	354		34 168
	CL	3 229	8 397		167	1 952	6 568			20 313
Land vehicles insurance (legal persons)	PR	20 766	21 155	281	749	8 138	15 360	440		66 889
	CL	14 565	9 667	38	310	6 382	8 006			38 968
Other vehicles insurance	PR	420	80			51	65			616
	CL	352	273				31			656
Goods in transit insurance	PR	1 123	546	133		2	290			2 094
	CL	438	127				26			591
Property insurance (physical persons)	PR	7 866	16 521		1 616	1 856	2 720	105		30 684
	CL	2 232	4 758		105	748	824			8 667
Property insurance (legal persons)	PR	7 600	13 556	14	167	2 847	3 745	5		27 934
	CL	1 551	3 435		68	1 242	922			7 218
Vehicles liability insurance	PR	1 054	130	586		64				1 834
	CL	1 483	34	140						1 657
General liability insurance	PR	1 019	2 147			70	549			3 785
	CL	175	378			49	(7)			595
Insurance for pecuniary loss	PR	394	1 058			117	448			2 017
	CL				12					12
TOTAL	PR	64 110	91 573	9 752	6 337	28 917	47 131	904	239	248 963
	CL	38 660	45 161	5 092	3 258	21 283	23 007		189	136 650

(thousand kroons)

January—August 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus**	ETIF***	TOTAL
Motor TPL insurance	PR	150 065	192 471	61 163	27 903	100 750	70 784		1 485	604 621
incl membership fee to ETIF	PR	3 150	4 042	1 281	586	2 118	1 456			12 633
	CL	97 597	128 280	34 080	17 176	76 795	36 738		2 815	393 481
Accident and sickness	PR	7 759	14 659		139	1 990	7 404			31 951
	CL	2 123	6 551		72	1 044	2 180			11 970
Travel insurance	PR	9 063	11 786	3 393	1 349	14 386	11 295			51 272
	CL	3 423	5 424	175	303	4 373	4 129			17 827
Land vehicles insurance (physical persons)	PR	41 906	99 495	26	3 181	18 964	98 951	354		262 877
	CL	21 388	63 394	10	2 227	7 697	48 609			143 325
Land vehicles insurance (legal persons)	PR	175 501	167 894	1 459	7 956	64 239	124 219	440		541 708
	CL	98 445	88 933	244	1 739	45 044	60 453			294 858
Other vehicles insurance	PR	3 708	1 465			3 276	307			8 756
	CL	1 508	300				31			1 839
Goods in transit insurance	PR	6 856	6 021	1 285		255	1 858			16 275
	CL	730	487	199			2 139			3 555
Property insurance (physical persons)	PR	56 038	119 493	3	9 211	12 747	21 358	105		218 955
	CL	21 511	41 385		2 304	4 040	9 779			79 019
Property insurance (legal persons)	PR	64 710	110 377	38	4 064	22 378	33 264	5		234 836
	CL	49 050	44 866		106	8 820	4 039			106 881
Vehicles liability insurance	PR	10 931	1 170	6 926		653				19 680
	CL	6 612	126	4 676						11 414
General liability insurance	PR	14 835	25 675		103	748	5 140			46 501
	CL	4 669	3 007			68	163			7 907
Insurance for pecuniary loss	PR	2 748	10 446	16	68	1 480	4 656			19 414
	CL	194			83	(354)				(77)
TOTAL	PR	544 120	760 952	74 309	53 974	241 866	379 236	904	1 485	2 056 846
	CL	307 250	382 753	39 384	24 010	147 527	168 260		2 815	1 071 999

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)

** Hansa Varakindlustus started to offer insurance contracts on 15 August 2006

*** ETIF — Estonian Traffic Insurance Fund

Premiums of life insurers, January—August 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	1 199	12 659	3 095	3 301	3 569	23 823	2.5%
2. Endowment insurance	25 725	130 385	21 077	9 460	110 237	296 884	31.1%
incl. endowment with tax benefit	12 520	81 550	12 449		57 951	164 470	17.2%
3. Birth and marriage assurance		1 949			96	2 045	0.2%
4. Annuities	15 626	870		32 611	7 408	56 515	5.9%
incl. annuities with tax benefit	14 212	867		32 541	7 341	54 961	5.8%
5. Unit linked life insurance		244 264	153 978	20 553	133 903	552 698	57.8%
incl. unit linked life insurance with tax benefit		20 739	10 760	9 059	5 670	46 228	4.8%
6. Supplementary insurances	2 832	14 326	444		5 866	23 468	2.5%
TOTAL	45 382	404 453	178 594	65 925	261 079	955 433	100.0%
incl. insurance with tax benefit	26 732	103 156	23 209	41 600	70 962	265 659	27.8%
Share of total premiums	4.7%	42.3%	18.7%	6.9%	27.3%	100.0%	

Claims paid of life insurers, January—August 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	576	455	23	173	1 481
2. Endowment insurance	3 065	46 795	3 602	8 714	13 115	75 291
incl. endowment with tax benefit	779	8 982	2 098		3 791	15 650
3. Birth and marriage assurance		3 156			57	3 213
4. Annuities	1 370	232		8 160	900	10 662
incl. annuities with tax benefit	978	216		8 153	832	10 179
5. Unit linked life insurance		76 447	22 184	783	31 377	130 791
incl. unit linked life insurance with tax benefit		2 136	658	290	2 173	5 257
6. Supplementary insurances	600	1 536	228	475	879	3 718
TOTAL	5 289	128 742	26 469	18 155	46 501	225 156
incl. insurance with tax benefit	1 757	11 334	2 756	8 443	6 796	31 086

Premiums of non-life insurers, January—August 2006 (thousand kroons)

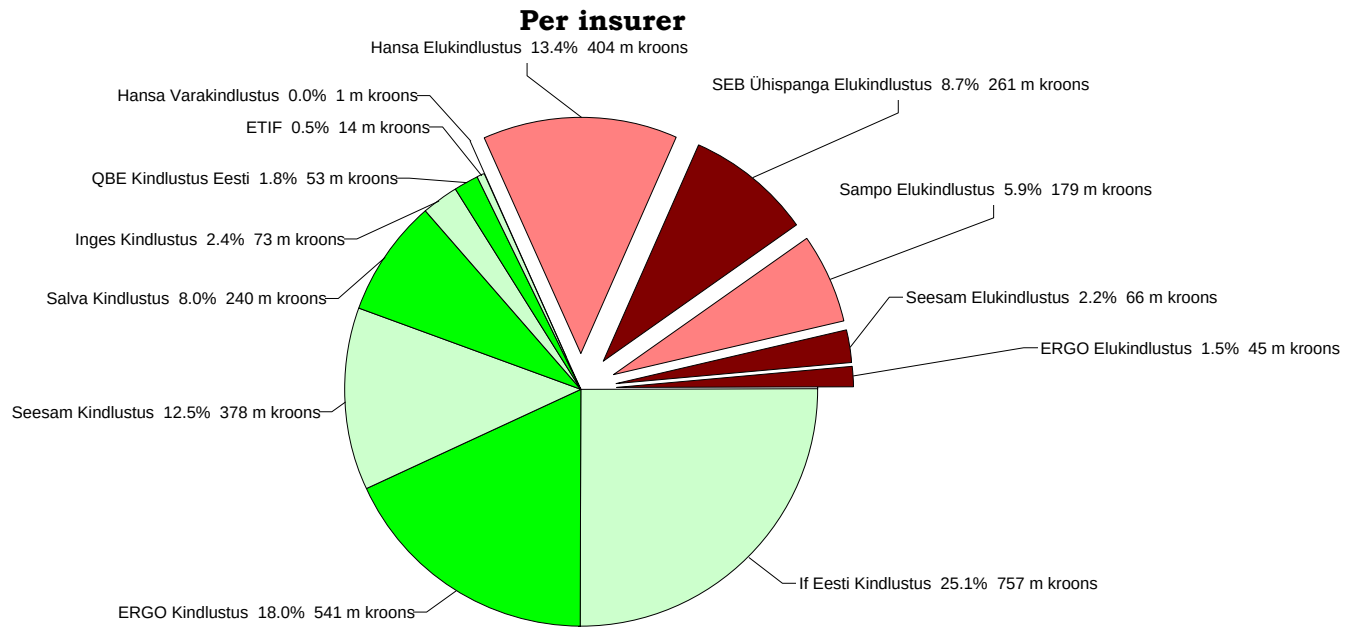
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL	Share of total premiums
1. Motor TPL insurance	146 915	188 429	59 882	27 317	98 632	69 328		590 503	14 118	604 621	29.4%
2. Accident and sickness insurance	7 759	14 659		139	1 990	7 404		31 951		31 951	1.6%
3. Travel insurance	9 063	11 786	3 393	1 349	14 386	11 295		51 272		51 272	2.5%
4. Land vehicles insurance, physical persons	41 906	99 495	26	3 181	18 964	98 951	354	262 877		262 877	12.8%
5. Land vehicles insurance, legal persons	175 501	167 894	1 459	7 956	64 239	124 219	440	541 708		541 708	26.3%
6. Motor vehicle liability insurance	3 708	1 465			3 276	307		8 756		8 756	0.4%
7. Goods in transit insurance	6 856	6 021	1 285		255	1 858		16 275		16 275	0.8%
8. Property insurance, physical persons	56 038	119 493	3	9 211	12 747	21 358	105	218 955		218 955	10.6%
9. Property insurance, legal persons	64 710	110 377	38	4 064	22 378	33 264	5	234 836		234 836	11.4%
10. Vehicles liability insurance	10 931	1 170	6 926		653			19 680		19 680	1.0%
11. General liability insurance	14 835	25 675		103	748	5 140		46 501		46 501	2.3%
12. Insurance for pecuniary loss	2 748	10 446	16	68	1 480	4 656		19 414		19 414	0.9%
TOTAL	540 970	756 910	73 028	53 388	239 748	377 780	904	2 042 728	14 118	2 056 846	100.0%
Share of total premiums	26.3%	36.7%	3.6%	2.6%	11.7%	18.4%	0.0%	99.3%	0.7%	100.0%	

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

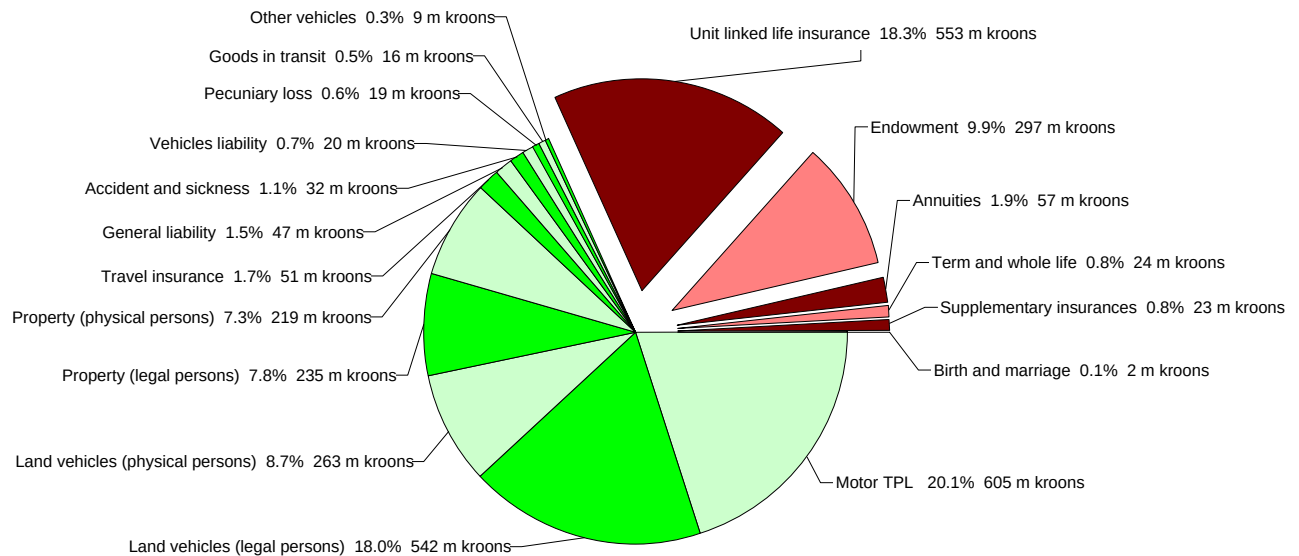
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	97 597	128 280	34 080	17 176	76 795	36 738		390 666	2 815	393 481
2. Accident and sickness insurance	2 123	6 551		72	1 044	2 180		11 970		11 970
3. Travel insurance	3 423	5 424	175	303	4 373	4 129		17 827		17 827
4. Land vehicles insurance, physical persons	21 388	63 394	10	2 227	7 697	48 609		143 325		143 325
5. Land vehicles insurance, legal persons	98 445	88 933	244	1 739	45 044	60 453		294 858		294 858
6. Motor vehicle liability insurance	1 508	300				31		1 839		1 839
7. Goods in transit insurance	730	487	199			2 139		3 555		3 555
8. Property insurance, physical persons	21 511	41 385		2 304	4 040	9 779		79 019		79 019
9. Property insurance, legal persons	49 050	44 866		106	8 820	4 039		106 881		106 881
10. Vehicles liability insurance	6 612	126	4 676					11 414		11 414
11. General liability insurance	4 669	3 007			68	163		7 907		7 907
12. Insurance for pecuniary loss	194			83	-354			-77		-77
TOTAL	307 250	382 753	39 384	24 010	147 527	168 260		1 069 184	2 815	1 071 999

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

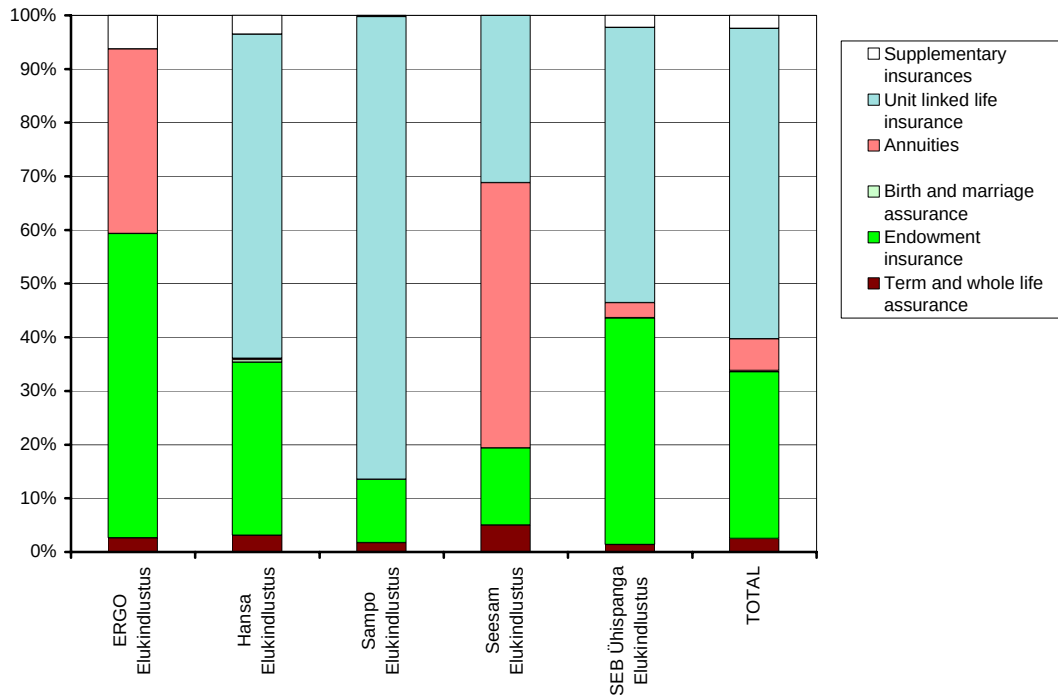
Gross premiums, January—August 2006 (Total — 3.0 billion kroons)



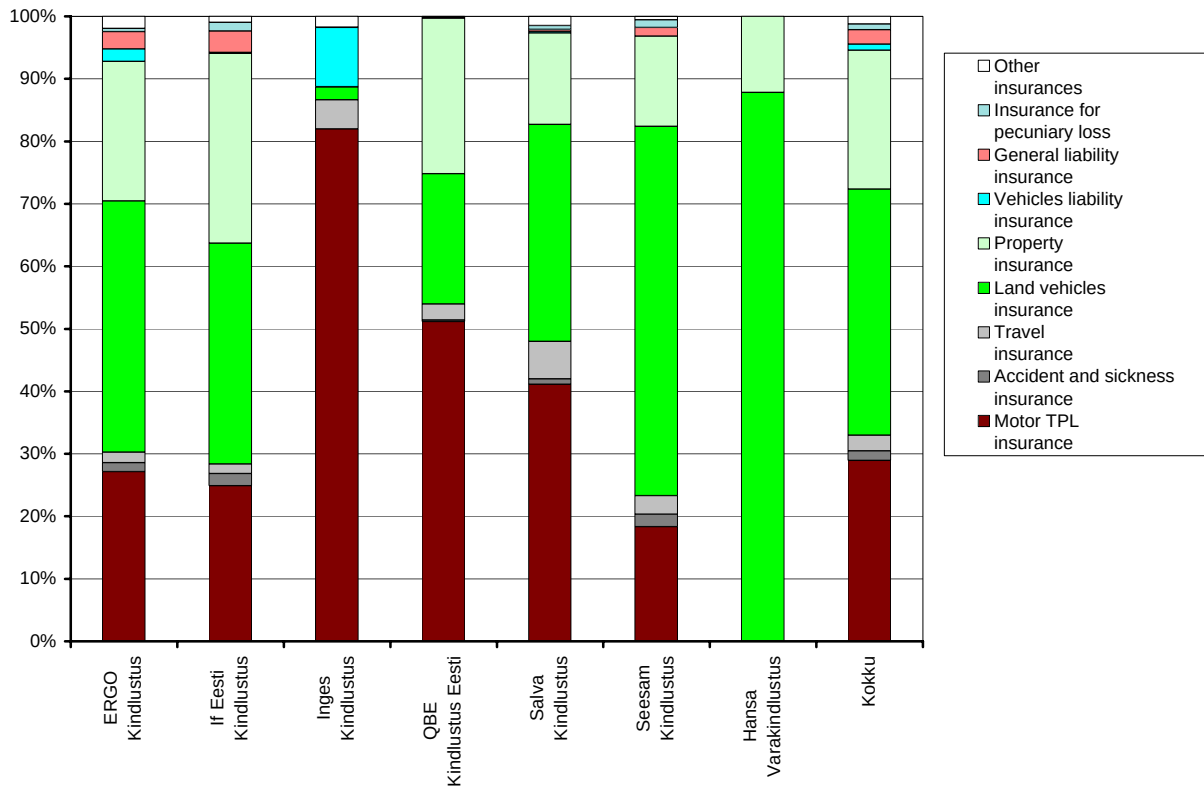
By lines of business



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



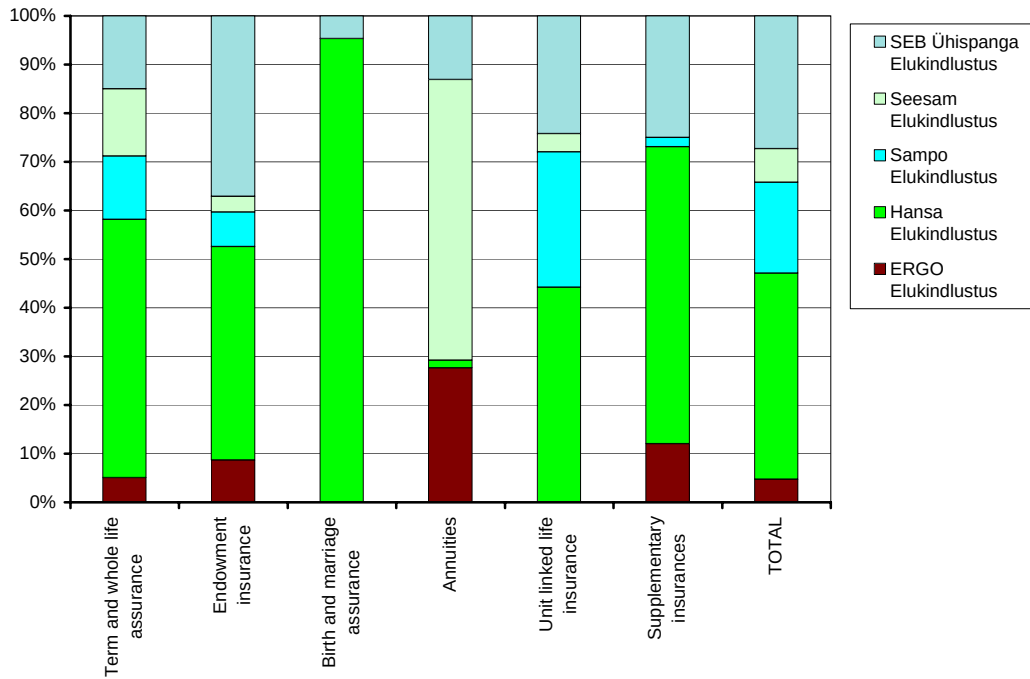
Structure of non-life insurance gross premiums by company, January—August 2006



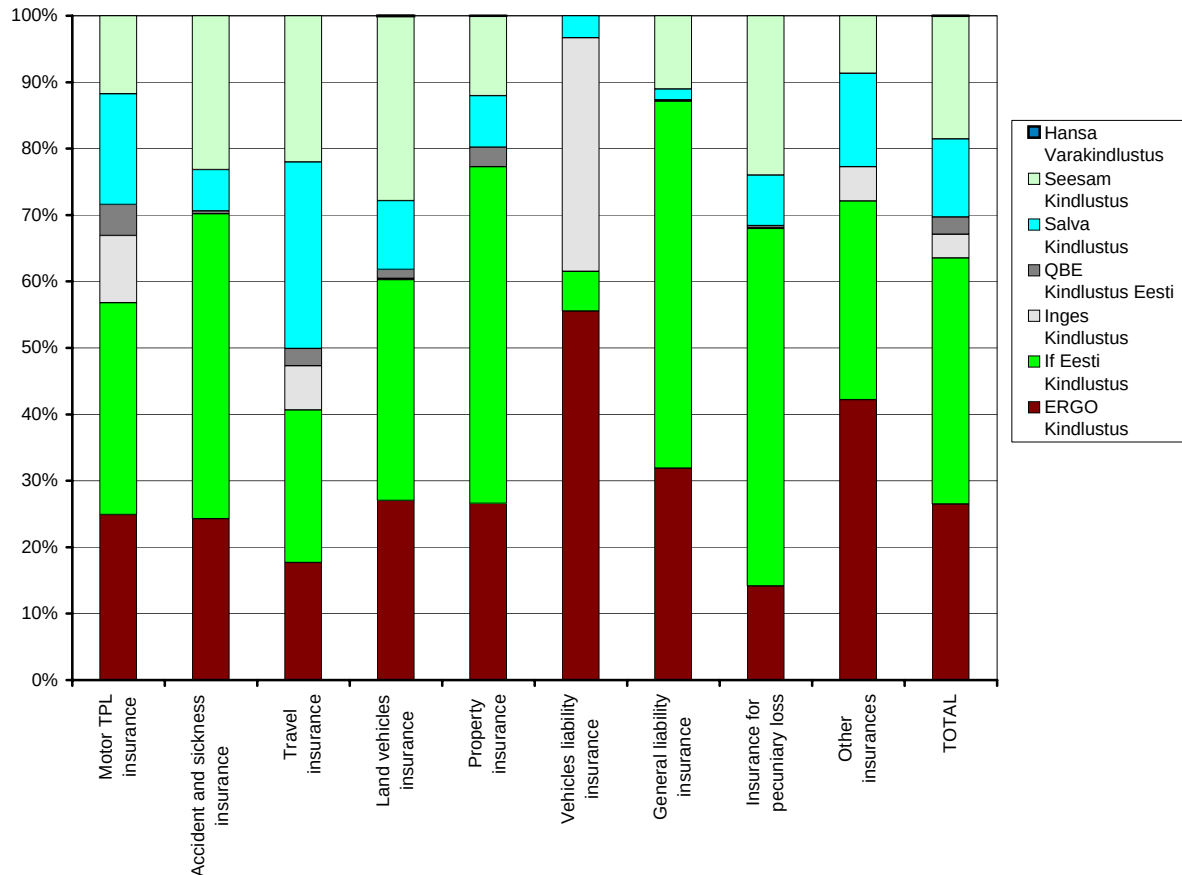
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund