

Life insurance*

(thousand kroons)

September 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	183	1 857	377	353	457	3 227
	CL		327		51	16	394
Endowment insurance	PR	3 416	17 836	2 612	1 141	14 247	39 252
	CL	301	5 340	432	1 023	1 850	8 946
incl insurance with tax benefit	PR	1 677	11 931	1 586		7 361	22 555
	CL	24	1 278	75		509	1 886
Birth and marriage assurance	PR		224			12	236
	CL		327			4	331
Annuities	PR	2 637	98		3 997	1 117	7 849
	CL	170	32		932	106	1 240
incl insurance with tax benefit	PR	1 919	98		3 991	707	6 715
	CL	151	25		932	102	1 210
Unit linked life insurance	PR		23 283	18 946	2 603	19 758	64 590
	CL		14 167	906	109	8 226	23 408
incl insurance with tax benefit	PR		2 328	2 672	1 284	1 302	7 586
	CL		881	13	66	6	966
Supplementary insurances	PR	321	1 946	55		799	3 121
	CL	76	150	19	47	149	441
TOTAL	PR	6 557	45 244	21 990	8 094	36 390	118 275
	CL	547	20 343	1 357	2 162	10 351	34 760
incl insurance with tax benefit	PR	3 596	14 357	4 258	5 275	9 370	36 856
	CL	175	2 184	88	998	617	4 062

(thousand kroons)

January—September 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 382	14 516	3 472	3 654	4 026	27 050
	CL	254	903	455	74	189	1 875
Endowment insurance	PR	29 141	148 221	23 689	10 601	124 484	336 136
	CL	3 366	52 135	4 034	9 737	14 965	84 237
incl insurance with tax benefit	PR	14 197	93 481	14 035		65 312	187 025
	CL	803	10 260	2 173		4 300	17 536
Birth and marriage assurance	PR		2 173			108	2 281
	CL		3 483			61	3 544
Annuities	PR	18 263	968		36 608	8 525	64 364
	CL	1 540	264		9 091	1 006	11 901
incl insurance with tax benefit	PR	16 131	965		36 532	8 048	61 676
	CL	1 129	241		9 085	934	11 389
Unit linked life insurance	PR		267 547	172 924	23 156	153 661	617 288
	CL		90 614	23 090	892	39 603	154 199
incl insurance with tax benefit	PR		23 067	13 432	10 343	6 972	53 814
	CL		3 017	671	356	2 179	6 223
Supplementary insurances	PR	3 153	16 272	499		6 665	26 589
	CL	676	1 686	247	522	1 028	4 159
TOTAL	PR	51 939	449 697	200 584	74 019	297 469	1 073 708
	CL	5 836	149 085	27 826	20 316	56 852	259 915
incl insurance with tax benefit	PR	30 328	117 513	27 467	46 875	80 332	302 515
	CL	1 932	13 518	2 844	9 441	7 413	35 148

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)

September 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	ETIF**	TOTAL
Motor TPL insurance	PR	17 771	22 119	8 152	3 003	10 232	9 886			71 376
incl membership fee to ETIF	PR	373	464	171	64	215	218			1 505
	CL	9 927	14 286	4 981	2 417	12 245	5 340		202	49 398
Accident and sickness	PR	868	1 699		21	240	824			3 652
	CL	349	1 149			459	480			2 437
Travel insurance	PR	1 215	1 209	275	403	1 978	1 687			6 767
	CL	184	1 376	17	46	499	242			2 364
Land vehicles insurance (physical persons)	PR	4 943	12 480		516	3 022	13 223	1 386		35 570
	CL	2 770	7 200	90	270	903	6 048	9		17 290
Land vehicles insurance (legal persons)	PR	23 814	20 903	229	772	7 552	14 599	1 393		69 262
	CL	14 304	12 388		392	5 729	7 903	24		40 740
Other vehicles insurance	PR	239	79			417	10			745
	CL	314					13			327
Goods in transit insurance	PR	980	770	220		(64)	79			1 985
	CL	29	64							93
Property insurance (physical persons)	PR	7 996	16 308	2	1 726	1 790	3 069	455		31 346
	CL	2 804	2 286		390	987	1 016	18		7 501
Property insurance (legal persons)	PR	8 085	13 968	3	1 436	2 430	8 523	19		34 464
	CL	2 231	2 950		42	650	1 125			6 998
Vehicles liability insurance	PR	1 425	81	730		30				2 266
	CL	1 107	185	206						1 498
General liability insurance	PR	1 572	2 080			63	769			4 484
	CL	138	1 747				45			1 930
Insurance for pecuniary loss	PR	623	450			258	1 299			2 630
	CL	(115)								(115)
TOTAL	PR	69 531	92 146	9 611	7 877	27 948	53 968	3 253	213	264 547
	CL	34 042	43 631	5 294	3 557	21 472	22 212	51	202	130 461

(thousand kroons)

January—September 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	ETIF**	TOTAL
Motor TPL insurance	PR	167 836	214 590	69 315	30 906	110 982	80 670			675 998
incl membership fee to ETIF	PR	3 523	4 506	1 452	650	2 333	1 674			14 138
	CL	107 524	142 566	39 061	19 593	89 040	42 078		3 284	443 146
Accident and sickness	PR	8 627	16 358		160	2 230	8 228			35 603
	CL	2 472	7 700		72	1 503	2 660			14 407
Travel insurance	PR	10 278	12 995	3 668	1 752	16 364	12 982			58 039
	CL	3 607	6 800	192	349	4 872	4 371			20 191
Land vehicles insurance (physical persons)	PR	46 849	111 975	26	3 697	21 986	112 174	1 740		298 447
	CL	24 158	70 594	100	2 497	8 600	54 657	9		160 615
Land vehicles insurance (legal persons)	PR	199 315	188 797	1 688	8 728	71 791	138 818	1 833		610 970
	CL	112 749	101 321	244	2 131	50 773	68 356	24		335 598
Other vehicles insurance	PR	3 947	1 544			3 693	260			9 444
	CL	1 822	300				44			2 166
Goods in transit insurance	PR	7 836	6 791	1 505		191	1 937			18 260
	CL	759	551	199			2 139			3 648
Property insurance (physical persons)	PR	64 034	135 801	5	10 937	14 537	24 427	560		250 301
	CL	24 315	43 671		2 694	5 027	10 795	18		86 520
Property insurance (legal persons)	PR	72 795	124 346	41	5 500	24 808	41 787	24		269 301
	CL	51 281	47 816		148	9 470	5 164			113 879
Vehicles liability insurance	PR	12 356	1 251	7 656		683				21 946
	CL	7 719	311	4 882						12 912
General liability insurance	PR	16 407	27 755		103	811	5 909			50 985
	CL	4 807	4 754			68	208			9 837
Insurance for pecuniary loss	PR	3 371	10 896	16	68	1 738	5 955			22 044
	CL	79			83	(354)				(192)
TOTAL	PR	613 651	853 099	83 920	61 851	269 814	433 147	4 157	1 699	2 321 338
	CL	341 292	426 384	44 678	27 567	168 999	190 472	51	3 284	1 202 727

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—September 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	1 382	14 516	3 472	3 654	4 026	27 050	2.5%
2. Endowment insurance	29 141	148 221	23 689	10 601	124 484	336 136	31.3%
incl. endowment with tax benefit	14 197	93 481	14 035		65 312	187 025	17.4%
3. Birth and marriage assurance		2 173			108	2 281	0.2%
4. Annuities	18 263	968		36 608	8 525	64 364	6.0%
incl. annuities with tax benefit	16 131	965		36 532	8 048	61 676	5.7%
5. Unit linked life insurance		267 547	172 924	23 156	153 661	617 288	57.5%
incl. unit linked life insurance with tax benefit		23 067	13 432	10 343	6 972	53 814	5.0%
6. Supplementary insurances	3 153	16 272	499		6 665	26 589	2.5%
TOTAL	51 939	449 697	200 584	74 019	297 469	1 073 708	100.0%
incl. insurance with tax benefit	30 328	117 513	27 467	46 875	80 332	302 515	28.2%
Share of total premiums	4.8%	41.9%	18.7%	6.9%	27.7%	100.0%	

Claims paid of life insurers, January—September 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	903	455	74	189	1 875
2. Endowment insurance	3 366	52 135	4 034	9 737	14 965	84 237
incl. endowment with tax benefit	803	10 260	2 173		4 300	17 536
3. Birth and marriage assurance		3 483			61	3 544
4. Annuities	1 540	264		9 091	1 006	11 901
incl. annuities with tax benefit	1 129	241		9 085	934	11 389
5. Unit linked life insurance		90 614	23 090	892	39 603	154 199
incl. unit linked life insurance with tax benefit		3 017	671	356	2 179	6 223
6. Supplementary insurances	676	1 686	247	522	1 028	4 159
TOTAL	5 836	149 085	27 826	20 316	56 852	259 915
incl. insurance with tax benefit	1 932	13 518	2 844	9 441	7 413	35 148

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

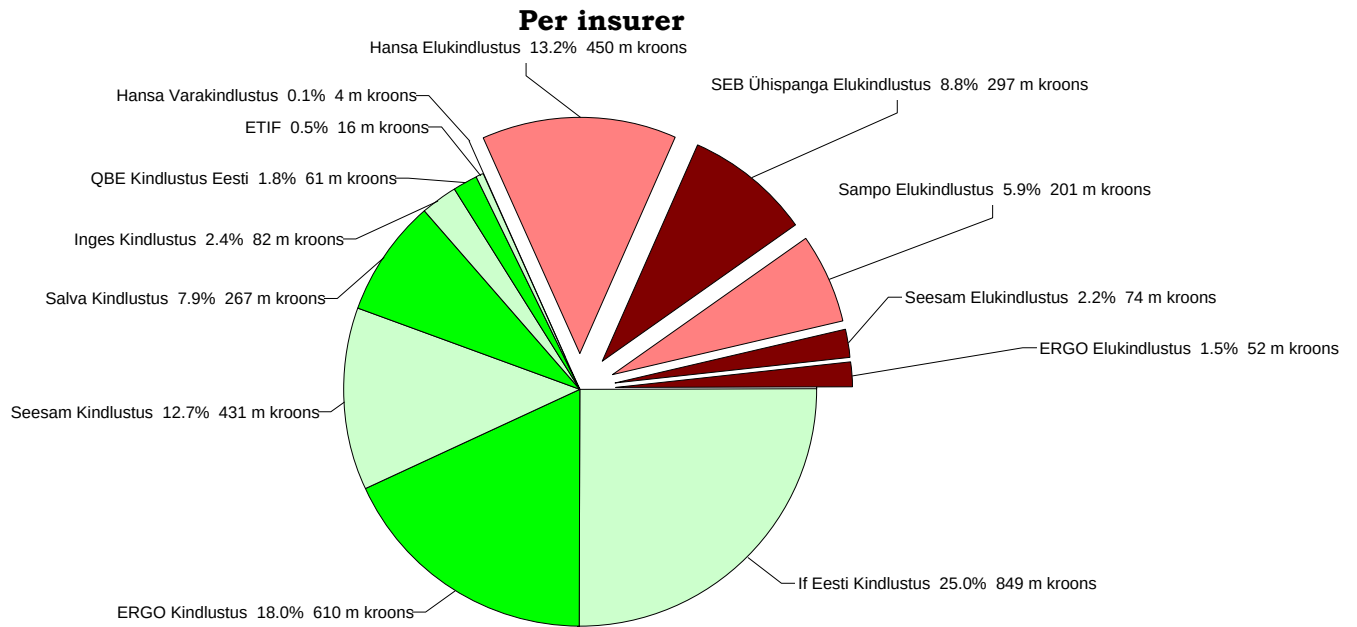
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL	Share of total premiums
1. Motor TPL insurance	164 313	210 084	67 863	30 256	108 649	78 996		660 161	15 837	675 998	29.1%
2. Accident and sickness insurance	8 627	16 358		160	2 230	8 228		35 603		35 603	1.5%
3. Travel insurance	10 278	12 995	3 668	1 752	16 364	12 982		58 039		58 039	2.5%
4. Land vehicles insurance, physical persons	46 849	111 975	26	3 697	21 986	112 174	1 740	298 447		298 447	12.9%
5. Land vehicles insurance, legal persons	199 315	188 797	1 688	8 728	71 791	138 818	1 833	610 970		610 970	26.3%
6. Motor vehicle liability insurance	3 947	1 544			3 693	260		9 444		9 444	0.4%
7. Goods in transit insurance	7 836	6 791	1 505		191	1 937		18 260		18 260	0.8%
8. Property insurance, physical persons	64 034	135 801	5	10 937	14 537	24 427	560	250 301		250 301	10.8%
9. Property insurance, legal persons	72 795	124 346	41	5 500	24 808	41 787	24	269 301		269 301	11.6%
10. Vehicles liability insurance	12 356	1 251	7 656		683			21 946		21 946	0.9%
11. General liability insurance	16 407	27 755		103	811	5 909		50 985		50 985	2.2%
12. Insurance for pecuniary loss	3 371	10 896	16	68	1 738	5 955		22 044		22 044	0.9%
TOTAL	610 128	848 593	82 468	61 201	267 481	431 473	4 157	2 305 501	15 837	2 321 338	100.0%
Share of total premiums	26.3%	36.5%	3.6%	2.6%	11.5%	18.6%	0.2%	99.3%	0.7%	100.0%	

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

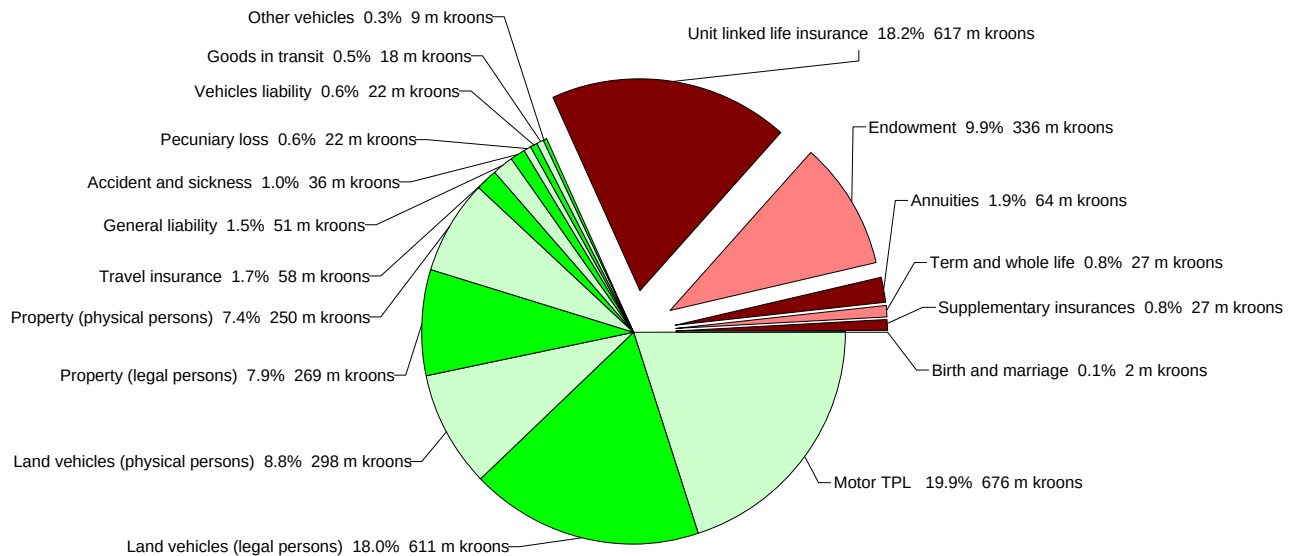
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	107 524	142 566	39 061	19 593	89 040	42 078		439 862	3 284	443 146
2. Accident and sickness insurance	2 472	7 700		72	1 503	2 660		14 407		14 407
3. Travel insurance	3 607	6 800	192	349	4 872	4 371		20 191		20 191
4. Land vehicles insurance, physical persons	24 158	70 594	100	2 497	8 600	54 657	9	160 615		160 615
5. Land vehicles insurance, legal persons	112 749	101 321	244	2 131	50 773	68 356	24	335 598		335 598
6. Motor vehicle liability insurance	1 822	300				44		2 166		2 166
7. Goods in transit insurance	759	551	199			2 139		3 648		3 648
8. Property insurance, physical persons	24 315	43 671		2 694	5 027	10 795	18	86 520		86 520
9. Property insurance, legal persons	51 281	47 816		148	9 470	5 164		113 879		113 879
10. Vehicles liability insurance	7 719	311	4 882					12 912		12 912
11. General liability insurance	4 807	4 754			68	208		9 837		9 837
12. Insurance for pecuniary loss	79			83	-354			-192		-192
TOTAL	341 292	426 384	44 678	27 567	168 999	190 472	51	1 199 443	3 284	1 202 727

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

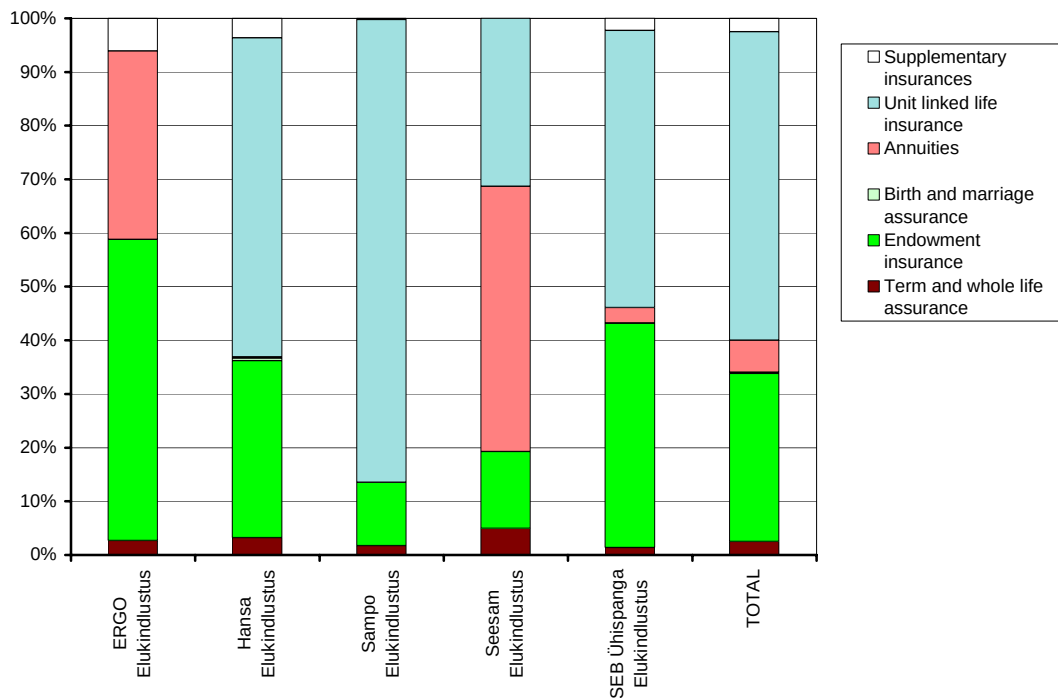
Gross premiums, January—September 2006 (Total — 3.4 billion kroons)



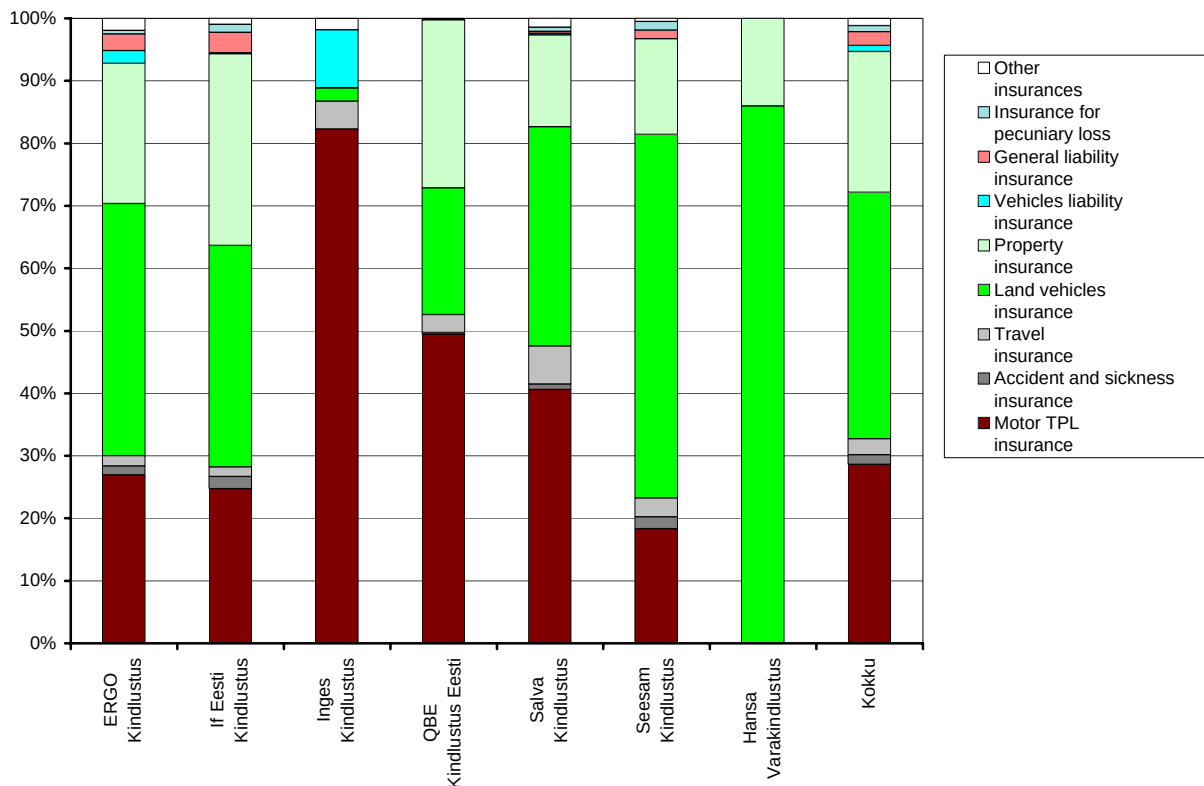
By lines of business



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



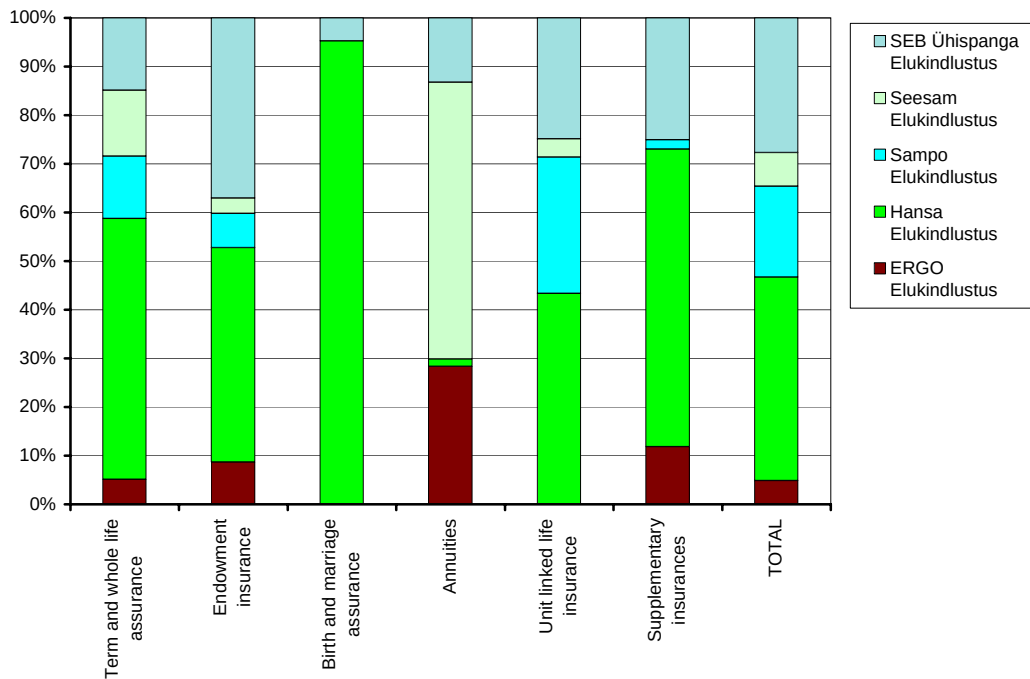
Structure of non-life insurance gross premiums by company, January—September 2006



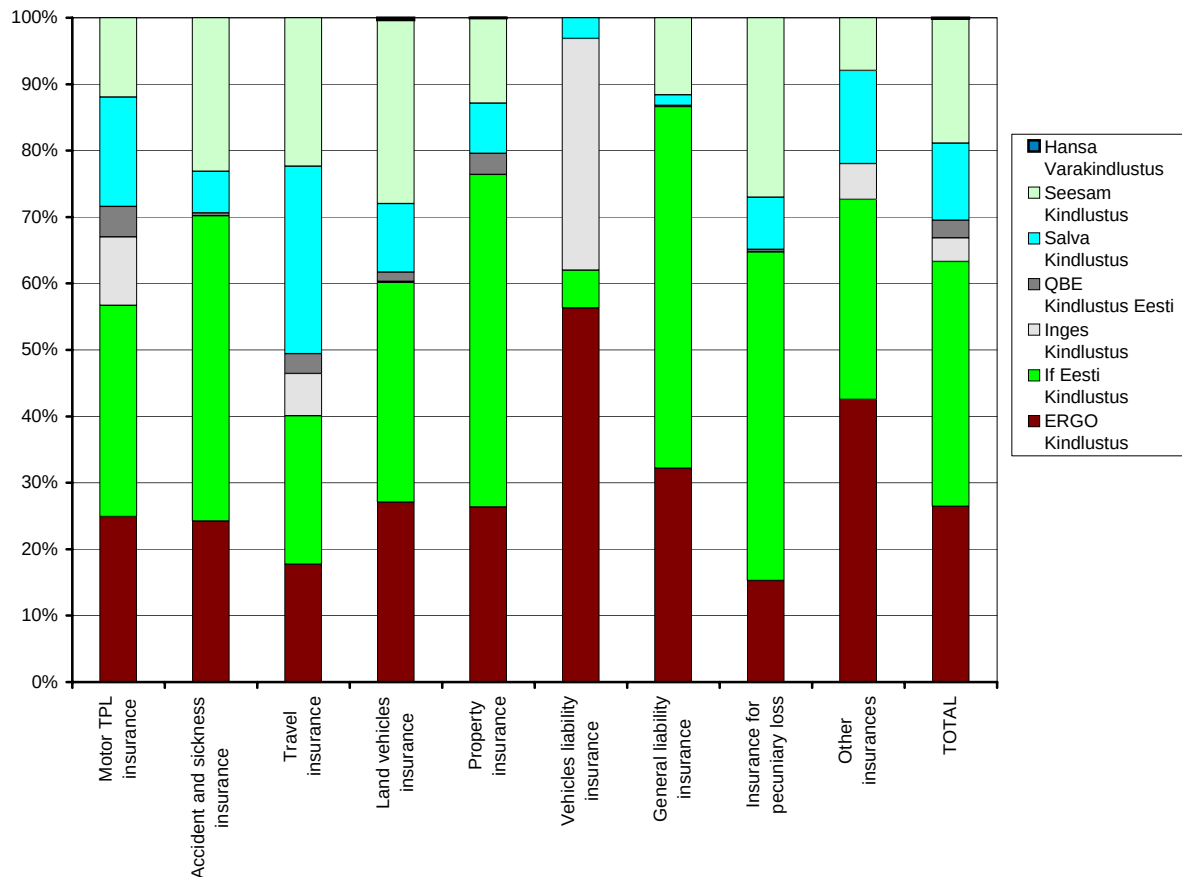
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund