

Life insurance*

(thousand kroons)

November 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	173	2 008	477	353	437	3 448
	CL		383		8	193	584
Endowment insurance	PR	4 306	17 805	2 601	1 147	15 014	40 873
	CL	1 166	5 831	823	1 109	1 787	10 716
incl insurance with tax benefit	PR	2 180	11 460	1 586		8 070	23 296
	CL	394	1 112	585		563	2 654
Birth and marriage assurance	PR		221			11	232
	CL		380				380
Annuities	PR	2 992	98		4 063	806	7 959
	CL	338	63		851	28	1 280
incl insurance with tax benefit	PR	2 829	98		4 053	799	7 779
	CL	337	62		851	24	1 274
Unit linked life insurance	PR		30 572	31 058	3 095	16 001	80 726
	CL		19 964	3 832	187	2 045	26 028
incl insurance with tax benefit	PR		4 236	2 661	1 350	1 215	9 462
	CL		87	155	132	54	428
Supplementary insurances	PR	436	2 057	53		815	3 361
	CL	45	94	21	36	121	317
TOTAL	PR	7 907	52 761	34 189	8 658	33 084	136 599
	CL	1 549	26 715	4 676	2 191	4 174	39 305
incl insurance with tax benefit	PR	5 009	15 794	4 247	5 403	10 084	40 537
	CL	731	1 261	740	983	641	4 356

(thousand kroons)

January—November 2006

		ERGO- Elukindlustus	Hansa Elukindlustus	Sampo Elukindlustus	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 639	18 401	4 410	4 345	4 895	33 690
	CL	254	1 286	455	82	522	2 599
Endowment insurance	PR	37 003	182 752	28 989	12 845	154 300	415 889
	CL	4 623	64 052	5 592	11 717	19 339	105 323
incl insurance with tax benefit	PR	18 167	115 531	17 236		81 016	231 950
	CL	1 215	12 306	3 023		5 695	22 239
Birth and marriage assurance	PR		2 619			131	2 750
	CL		4 422			61	4 483
Annuities	PR	23 456	1 172		44 653	10 026	79 307
	CL	1 921	346		10 685	1 252	14 204
incl insurance with tax benefit	PR	20 904	1 169		44 558	9 530	76 161
	CL	1 502	321		10 678	1 171	13 672
Unit linked life insurance	PR		324 653	267 482	29 170	188 790	810 095
	CL		116 035	34 032	1 138	45 757	196 962
incl insurance with tax benefit	PR		30 802	18 019	13 084	10 338	72 243
	CL		3 697	837	501	2 299	7 334
Supplementary insurances	PR	3 934	20 305	612		8 271	33 122
	CL	828	1 912	268	622	1 257	4 887
TOTAL	PR	66 032	549 902	301 493	91 013	366 413	1 374 853
	CL	7 626	188 053	40 347	24 244	68 188	328 458
incl insurance with tax benefit	PR	39 071	147 502	35 255	57 642	100 884	380 354
	CL	2 717	16 324	3 860	11 179	9 165	43 245

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; data includes gross premiums received and claims paid only from the insurance contracts concluded in Estonia (insurers submit the copy of this report with Estonian Financial Supervision Authority)

Non-life insurance*

(thousand kroons)

November 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	ETIF**	TOTAL
Motor TPL insurance	PR	18 309	22 445	8 249	2 912	10 094	9 446		187	71 642
incl membership fee to ETIF	PR	383	471	175	61	211	221			1 522
	CL	14 915	13 759	6 590	2 265	9 923	6 438		358	54 248
Accident and sickness	PR	905	1 877		18	378	1 011			4 189
	CL	580	583		16	110	139			1 428
Travel insurance	PR	843	1 020	143	77	1 697	1 582			5 362
	CL	468	669	1	35	614	397			2 184
Land vehicles insurance (physical persons)	PR	5 064	11 395	7	518	3 352	15 230	3 749		39 315
	CL	2 287	7 872		149	1 345	6 894	1 141		19 688
Land vehicles insurance (legal persons)	PR	24 472	19 589	277	704	8 881	19 274	2 884		76 081
	CL	13 248	12 583	3	96	6 752	10 012	872		43 566
Other vehicles insurance	PR	523	155			64	25			767
	CL	48	62				(30)			80
Goods in transit insurance	PR	1 132	574	58		129	372			2 265
	CL	96	17				443			556
Property insurance (physical persons)	PR	8 081	16 884		1 609	2 077	3 258	1 138		33 047
	CL	1 886	3 395		736	383	1 105	62		7 567
Property insurance (legal persons)	PR	7 777	15 016	12	233	3 044	4 642	14		30 738
	CL	3 423	6 927		38	3 550	101			14 039
Vehicles liability insurance	PR	1 490	179	813		58				2 540
	CL	329	13	521		36				899
General liability insurance	PR	1 496	2 998		482	381	440			5 797
	CL	253	99				40			392
Insurance for pecuniary loss	PR	340	929			171	207			1 647
	CL	7								7
TOTAL	PR	70 432	93 062	9 559	6 553	30 326	55 487	7 785	187	273 391
	CL	37 540	45 979	7 115	3 335	22 713	25 539	2 075	358	144 654

(thousand kroons)

January—November 2006

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	ETIF**	TOTAL
Motor TPL insurance	PR	205 226	261 255	86 373	37 578	131 823	102 459		2 078	826 792
incl membership fee to ETIF	PR	4 307	5 486	1 814	791	2 770	2 120			17 288
	CL	142 174	170 374	51 329	24 818	108 561	54 720		2 051	554 027
Accident and sickness	PR	10 482	20 004		195	2 845	10 203			43 729
	CL	3 538	9 078		112	1 785	3 149			17 662
Travel insurance	PR	12 308	15 313	4 019	2 047	20 178	16 233			70 098
	CL	4 800	7 838	209	392	6 008	5 015			24 262
Land vehicles insurance (physical persons)	PR	56 545	135 494	35	4 743	28 668	139 464	7 997		372 946
	CL	28 722	88 536	100	2 889	11 029	68 589	1 893		201 758
Land vehicles insurance (legal persons)	PR	247 239	229 460	2 247	10 385	89 004	172 098	10 382		760 815
	CL	138 363	123 341	259	2 842	63 237	88 378	1 099		417 519
Other vehicles insurance	PR	5 081	1 737			4 070	300			11 188
	CL	2 014	428				14			2 456
Goods in transit insurance	PR	9 690	7 954	1 666		395	2 491			22 196
	CL	980	700	199			2 701			4 580
Property insurance (physical persons)	PR	80 367	170 317	5	14 232	18 637	30 910	2 471		316 939
	CL	28 572	53 068		4 390	5 534	13 130	83		104 777
Property insurance (legal persons)	PR	89 179	154 116	59	6 876	30 776	49 495	50		330 551
	CL	58 363	58 469		186	14 269	6 380			137 667
Vehicles liability insurance	PR	15 392	1 639	9 672		792				27 495
	CL	9 309	494	5 804		36				15 643
General liability insurance	PR	19 112	32 794		585	1 349	6 707			60 547
	CL	5 502	5 337			68	248			11 155
Insurance for pecuniary loss	PR	4 253	14 292	25	68	2 117	6 386			27 141
	CL	98			83	(354)				(173)
TOTAL	PR	754 874	1 044 375	104 101	76 709	330 654	536 746	20 900	2 078	2 870 437
	CL	422 435	517 663	57 900	35 712	210 173	242 324	3 075	2 051	1 491 333

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—November 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	1 639	18 401	4 410	4 345	4 895	33 690	2.5%
2. Endowment insurance	37 003	182 752	28 989	12 845	154 300	415 889	30.2%
incl. endowment with tax benefit	18 167	115 531	17 236		81 016	231 950	16.9%
3. Birth and marriage assurance		2 619			131	2 750	0.2%
4. Annuities	23 456	1 172		44 653	10 026	79 307	5.8%
incl. annuities with tax benefit	20 904	1 169		44 558	9 530	76 161	5.5%
5. Unit linked life insurance		324 653	267 482	29 170	188 790	810 095	58.9%
incl. unit linked life insurance with tax benefit		30 802	18 019	13 084	10 338	72 243	5.3%
6. Supplementary insurances	3 934	20 305	612		8 271	33 122	2.4%
TOTAL	66 032	549 902	301 493	91 013	366 413	1 374 853	100.0%
incl. insurance with tax benefit	39 071	147 502	35 255	57 642	100 884	380 354	27.7%
Share of total premiums	4.8%	40.0%	21.9%	6.6%	26.7%	100.0%	

Claims paid of life insurers, January—November 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	1 286	455	82	522	2 599
2. Endowment insurance	4 623	64 052	5 592	11 717	19 339	105 323
incl. endowment with tax benefit	1 215	12 306	3 023		5 695	22 239
3. Birth and marriage assurance		4 422			61	4 483
4. Annuities	1 921	346		10 685	1 252	14 204
incl. annuities with tax benefit	1 502	321		10 678	1 171	13 672
5. Unit linked life insurance		116 035	34 032	1 138	45 757	196 962
incl. unit linked life insurance with tax benefit		3 697	837	501	2 299	7 334
6. Supplementary insurances	828	1 912	268	622	1 257	4 887
TOTAL	7 626	188 053	40 347	24 244	68 188	328 458
incl. insurance with tax benefit	2 717	16 324	3 860	11 179	9 165	43 245

Premiums of non-life insurers, January—November 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	200 919	255 769	84 559	36 787	129 053	100 339		807 426	19 366	826 792	28.8%
2. Accident and sickness insurance	10 482	20 004		195	2 845	10 203		43 729		43 729	1.5%
3. Travel insurance	12 308	15 313	4 019	2 047	20 178	16 233		70 098		70 098	2.4%
4. Land vehicles insurance, physical persons	56 545	135 494	35	4 743	28 668	139 464	7 997	372 946		372 946	13.0%
5. Land vehicles insurance, legal persons	247 239	229 460	2 247	10 385	89 004	172 098	10 382	760 815		760 815	26.5%
6. Motor vehicle liability insurance	5 081	1 737			4 070	300		11 188		11 188	0.4%
7. Goods in transit insurance	9 690	7 954	1 666		395	2 491		22 196		22 196	0.8%
8. Property insurance, physical persons	80 367	170 317	5	14 232	18 637	30 910	2 471	316 939		316 939	11.0%
9. Property insurance, legal persons	89 179	154 116	59	6 876	30 776	49 495	50	330 551		330 551	11.5%
10. Vehicles liability insurance	15 392	1 639	9 672		792			27 495		27 495	1.0%
11. General liability insurance	19 112	32 794		585	1 349	6 707		60 547		60 547	2.1%
12. Insurance for pecuniary loss	4 253	14 292	25	68	2 117	6 386		27 141		27 141	0.9%
TOTAL	750 567	1 038 889	102 287	75 918	327 884	534 626	20 900	2 851 071	19 366	2 870 437	100.0%
Share of total premiums	26.1%	36.1%	3.6%	2.6%	11.4%	18.6%	0.7%	99.3%	0.7%	100.0%	

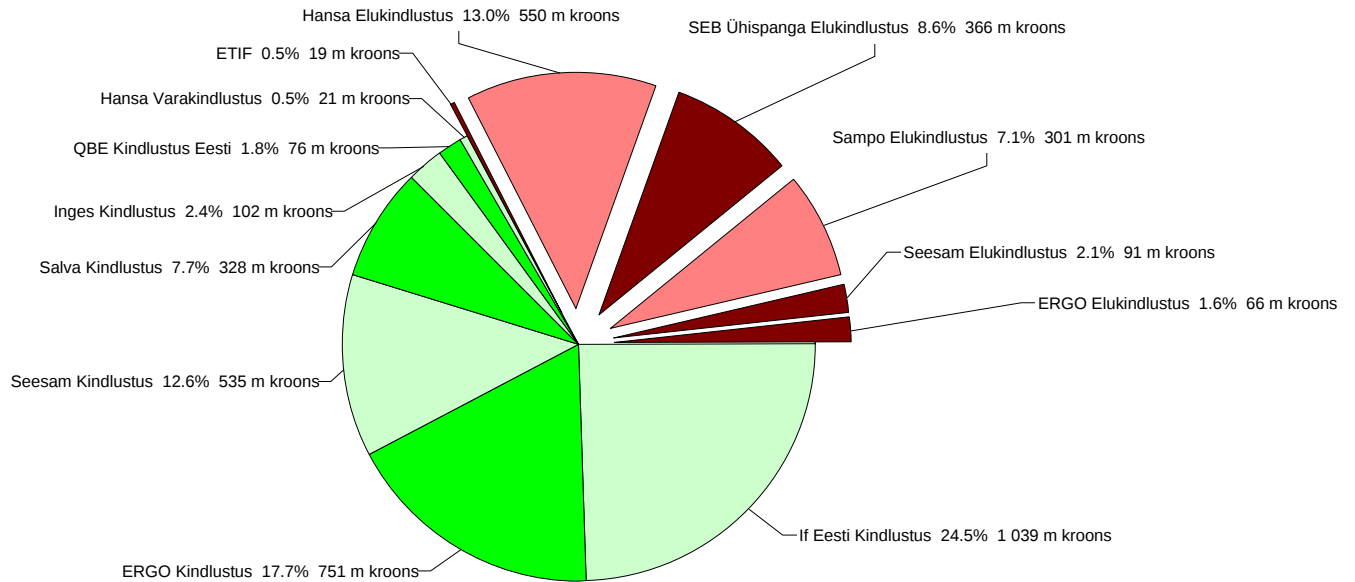
Claims paid of non-life insurers, January—November 2006 (thousand kroons)

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	142 174	170 374	51 329	24 818	108 561	54 720		551 976	2 051	554 027
2. Accident and sickness insurance	3 538	9 078		112	1 785	3 149		17 662		17 662
3. Travel insurance	4 800	7 838	209	392	6 008	5 015		24 262		24 262
4. Land vehicles insurance, physical persons	28 722	88 536	100	2 889	11 029	68 589	1 893	201 758		201 758
5. Land vehicles insurance, legal persons	138 363	123 341	259	2 842	63 237	88 378	1 099	417 519		417 519
6. Motor vehicle liability insurance	2 014	428				14		2 456		2 456
7. Goods in transit insurance	980	700	199			2 701		4 580		4 580
8. Property insurance, physical persons	28 572	53 068		4 390	5 534	13 130	83	104 777		104 777
9. Property insurance, legal persons	58 363	58 469		186	14 269	6 380		137 667		137 667
10. Vehicles liability insurance	9 309	494	5 804		36			15 643		15 643
11. General liability insurance	5 502	5 337			68	248		11 155		11 155
12. Insurance for pecuniary loss	98			83	-354			-173		-173
TOTAL	422 435	517 663	57 900	35 712	210 173	242 324	3 075	1 489 282	2 051	1 491 333

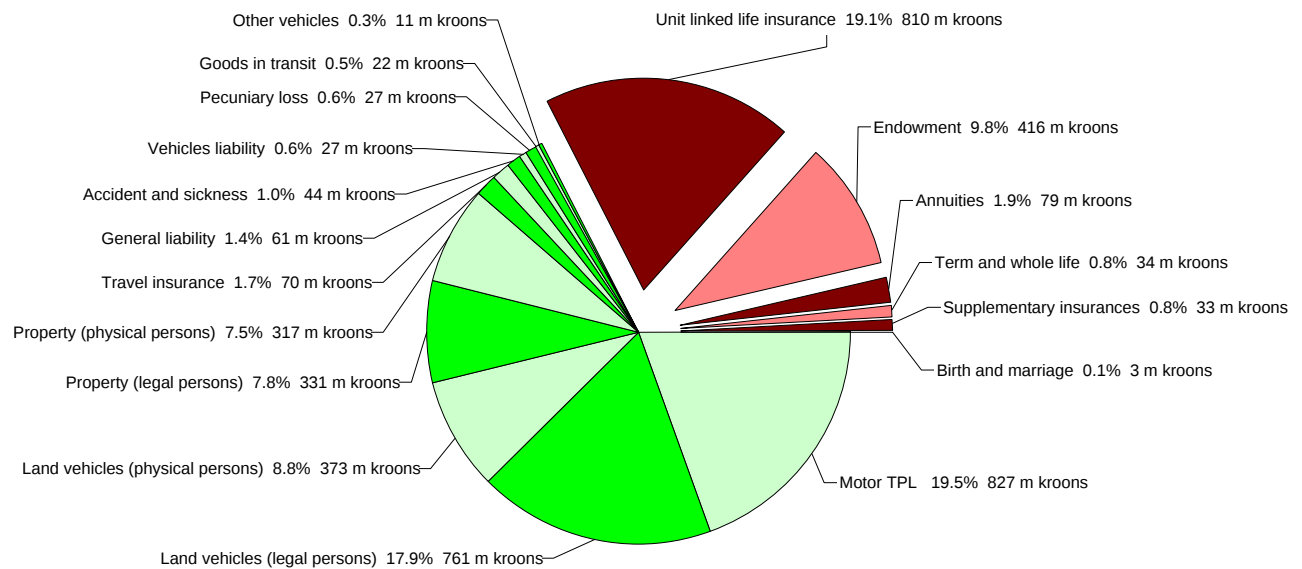
- Data of Estonian Traffic Insurance Foundation include the membership fee from companies, and this fee is non-included in the data of companies

Gross premiums, January—November 2006 (Total — 4.2 billion kroons)

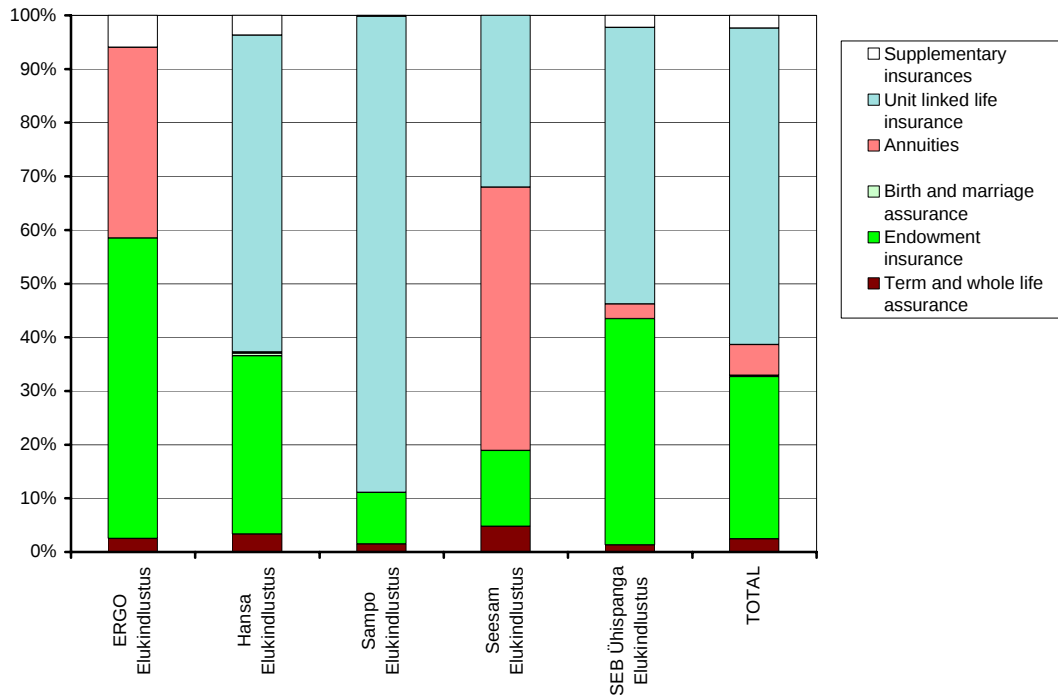
Per insurer



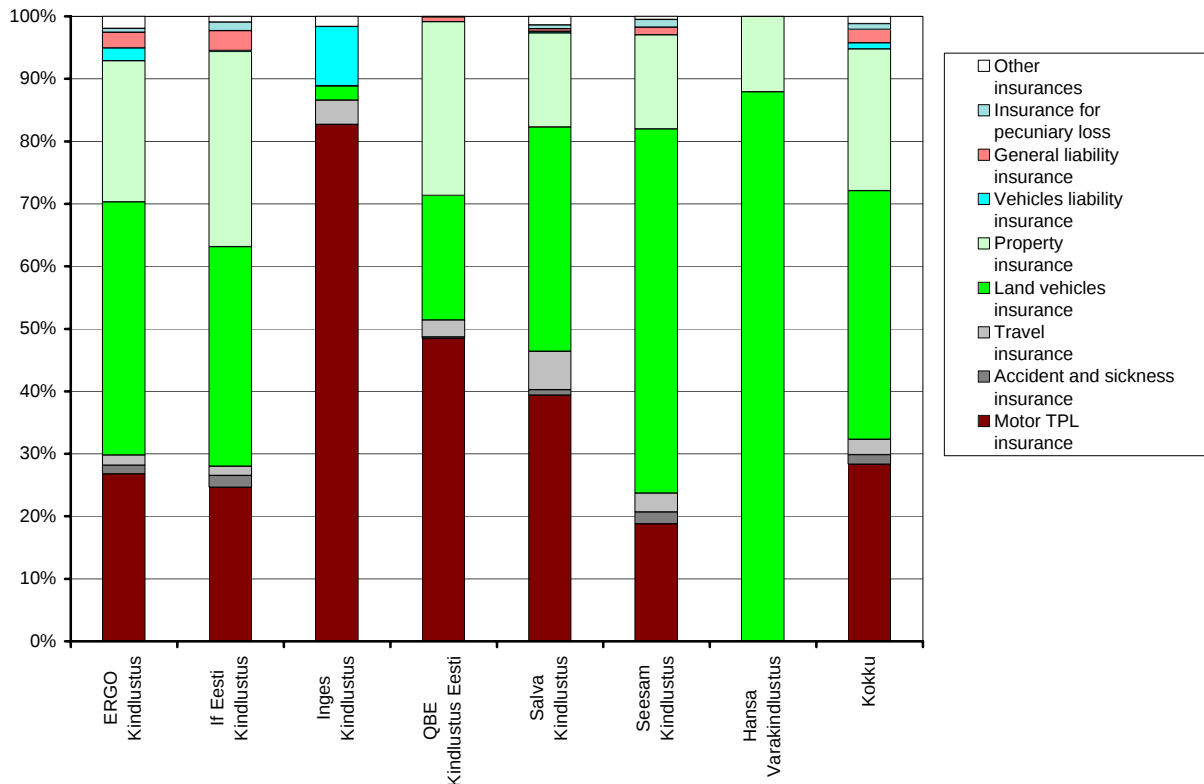
By lines of business



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



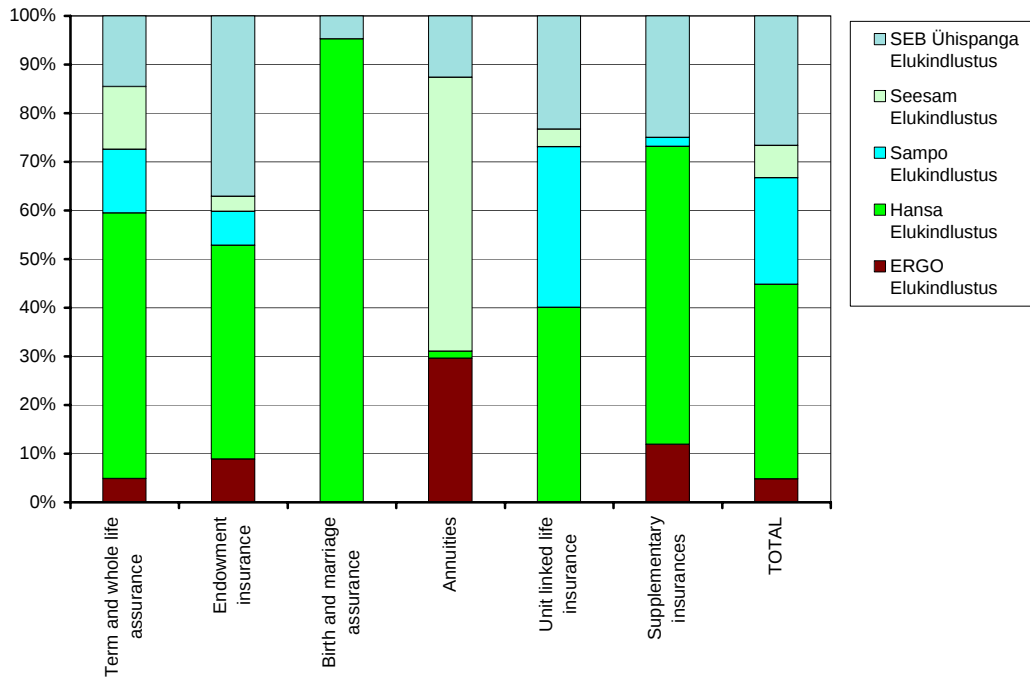
Structure of non-life insurance gross premiums by company, January—November 2006



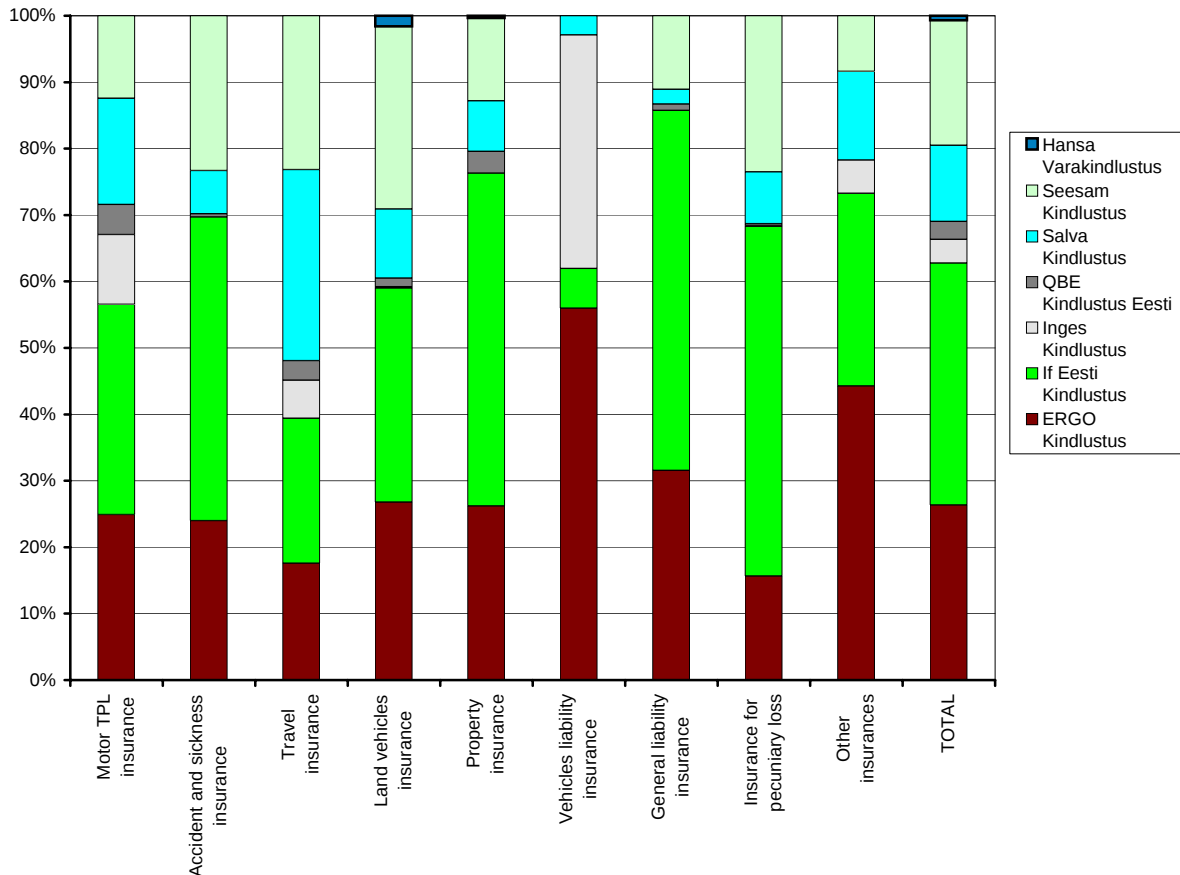
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund