

Life insurance*

(thousand kroons)

March 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	388	2 184	450	437	578	4 037
	CL		215		13	114	342
Endowment insurance	PR	3 202	16 724	2 492	1 110	15 349	38 877
	CL	1 144	7 402	872	560	2 196	12 174
incl insurance with tax benefit	PR	1 683	10 570	1 524		8 163	21 940
	CL	312	2 324	310		985	3 931
Birth and marriage assurance	PR		200			14	214
	CL		377				377
Annuities	PR	2 179	94		3 849	702	6 824
	CL	358	101		1 017	93	1 569
incl insurance with tax benefit	PR	1 800	93		3 841	697	6 431
	CL	247	96		1 017	66	1 426
Unit linked life insurance	PR		37 304	9 539	2 951	29 694	79 488
	CL		8 926	4 132	158	4 472	17 687
incl insurance with tax benefit	PR		4 340	1 533	1 445	2 226	9 543
	CL		291	110	87	44	532
Supplementary insurances	PR	787	2 140	56		894	3 877
	CL	158	141	26	64	380	769
TOTAL	PR	6 556	58 646	12 538	8 347	47 231	133 318
	CL	1 660	17 162	5 029	1 812	7 255	32 918
incl insurance with tax benefit	PR	3 483	15 003	3 057	5 286	11 086	37 915
	CL	559	2 711	420	1 104	1 095	5 889

(thousand kroons)

January—March 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	849	6 507	1 276	1 260	1 560	11 452
	CL		380		154	574	1 108
Endowment insurance	PR	9 796	49 576	7 399	3 306	45 399	115 476
	CL	2 070	20 389	2 027	1 594	6 530	32 609
incl insurance with tax benefit	PR	4 894	31 358	4 510		23 799	64 561
	CL	430	4 979	1 096		2 102	8 607
Birth and marriage assurance	PR		616			37	653
	CL		1 346			16	1 362
Annuities	PR	6 095	443		11 654	2 022	20 214
	CL	742	325		3 596	594	5 257
incl insurance with tax benefit	PR	5 288	441		11 630	2 004	19 363
	CL	600	317		3 596	267	4 780
Unit linked life insurance	PR		129 070	56 482	9 884	60 564	256 000
	CL		20 791	21 477	692	10 049	53 009
incl insurance with tax benefit	PR		11 914	4 336	4 260	5 696	26 206
	CL		825	185	187	290	1 488
Supplementary insurances	PR	1 868	6 439	153		2 569	11 029
	CL	441	424	79	135	987	2 066
TOTAL	PR	18 608	192 651	65 310	26 104	112 151	414 824
	CL	3 253	43 655	23 583	6 170	18 750	95 411
incl insurance with tax benefit	PR	10 182	43 713	8 846	15 889	31 499	110 129
	CL	1 030	6 121	1 282	3 783	2 659	14 875

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)

March 2007

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	D.A.S.**	ETIF***	TOTAL
Motor TPL insurance	PR	20 742	25 668	10 219	3 572	12 150	13 108	14		216	85 689
incl membership fee to ETIF	PR	128	539	155	89	184	188	50			1 333
	CL	12 551	21 747	7 585	2 763	12 357	11 550			2 652	71 205
Accident and sickness	PR	856	2 099		18	479	869				4 321
	CL	217	685		2	161	378				1 443
Travel insurance	PR	1 184	1 701	251	191	2 648	1 569				7 544
	CL	282	596		56	1 304	1 135				3 373
Land vehicles insurance (physical persons)	PR	5 812	12 802		619	3 051	7 864	10 437			40 585
	CL	2 429	8 920	2	169	2 738	7 587	5 491			27 336
Land vehicles insurance (legal persons)	PR	25 517	22 187	318	1 021	7 848	13 260	8 282			78 433
	CL	10 393	16 466	283	613	7 494	10 646	2 844			48 739
Other vehicles insurance	PR	209	45			236	36				526
	CL	256	85								341
Goods in transit insurance	PR	1 140	1 248	91	436	105	63				3 083
	CL	(96)	22				11				(63)
Property insurance (physical persons)	PR	8 433	16 424	1	1 235	1 958	2 783	2 301			33 135
	CL	2 250	5 004		2 072	1 082	1 132	465			12 005
Property insurance (legal persons)	PR	10 611	15 650	27	139	3 141	6 161	12			35 741
	CL	964	2 604		2	1 649	709				5 928
Vehicles liability insurance	PR	1 259	109	880		46					2 294
	CL	60	351	206		15					632
General liability insurance	PR	2 815	3 165		4	94	891				6 969
	CL	280	141				5				426
Insurance for pecuniary loss	PR	477	920			142	334		10		1 883
	CL	8			50	82			58		198
TOTAL	PR	79 055	102 019	11 787	7 235	31 898	46 938	21 046	10	216	300 204
	CL	29 594	56 621	8 076	5 727	26 882	33 153	8 800	58	2 652	171 563

(thousand kroons)

January—March 2007

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	D.A.S.**	ETIF***	TOTAL
Motor TPL insurance	PR	58 907	76 709	24 715	9 926	34 941	34 117	14		581	239 910
incl membership fee to ETIF	PR	647	1 611	421	259	534	503	73			4 048
	CL	47 726	62 534	20 212	8 078	31 980	25 894			3 943	200 367
Accident and sickness	PR	3 354	6 683		119	1 076	2 864				14 096
	CL	854	1 851		29	496	860				4 090
Travel insurance	PR	3 503	6 418	638	597	6 210	4 853				22 219
	CL	1 243	1 986	49	100	3 163	2 673				9 214
Land vehicles insurance (physical persons)	PR	16 414	36 690	3	1 552	9 009	28 083	25 499			117 250
	CL	9 411	29 360	2	693	6 936	21 858	11 348			79 608
Land vehicles insurance (legal persons)	PR	75 136	68 558	1 024	4 179	23 711	44 452	19 020			236 080
	CL	40 701	41 542	1 573	1 824	16 909	25 870	7 093			135 512
Other vehicles insurance	PR	1 131	154			611	55				1 951
	CL	17	85				69				171
Goods in transit insurance	PR	3 125	2 790	211	856	137	809				7 928
	CL	255	39			3	11				308
Property insurance (physical persons)	PR	23 530	45 944	1	3 848	5 313	9 184	6 094			93 914
	CL	6 372	12 768		3 105	1 842	2 153	1 221			27 461
Property insurance (legal persons)	PR	30 626	53 804	27	3 289	9 609	17 691	70			115 116
	CL	7 691	7 146		2	3 748	2 925				21 512
Vehicles liability insurance	PR	4 556	453	2 998		375					8 382
	CL	1 693	474	1 109		15					3 291
General liability insurance	PR	6 917	10 853		33	825	2 792				21 420
	CL	823	1 991				355				3 169
Insurance for pecuniary loss	PR	1 404	5 128		8	659	2 039		22		9 260
	CL	13			50	82			182		327
TOTAL	PR	228 603	314 184	29 617	24 407	92 476	146 939	50 697	22	581	887 526
	CL	116 799	159 776	22 945	13 881	65 174	82 668	19 662	182	3 943	485 030

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; 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)

** D.A.S. Õigusabikulu Kindlustus

*** ETIF — Estonian Traffic Insurance Fund

Premiums of life insurers, January—March 2007 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Elukind- lustus	SEB Ühispana Elukind- lustus	TOTAL	Share of total premiums
1. Term and whole life assurance	849	6 507	1 276	1 260	1 560	11 452	2.8%
2. Endowment insurance	9 796	49 576	7 399	3 306	45 399	115 476	27.8%
incl. endowment with tax benefit	4 894	31 358	4 510		23 799	64 561	15.6%
3. Birth and marriage assurance		616			37	653	0.2%
4. Annuities	6 095	443		11 654	2 022	20 214	4.9%
incl. annuities with tax benefit	5 288	441		11 630	2 004	19 363	4.7%
5. Unit linked life insurance		129 070	56 482	9 884	60 564	256 000	61.7%
incl. unit linked life insurance with tax benefit		11 914	4 336	4 260	5 696	26 206	6.3%
6. Supplementary insurances	1 868	6 439	153		2 569	11 029	2.7%
TOTAL	18 608	192 651	65 310	26 104	112 151	414 824	100.0%
incl. insurance with tax benefit	10 182	43 713	8 846	15 889	31 499	110 129	26.5%
Share of total premiums	4.5%	46.4%	15.7%	6.3%	27.0%	100.0%	

Claims paid of life insurers, January—March 2007 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Elukind- lustus	SEB Ühispana Elukind- lustus	TOTAL
1. Term and whole life assurance		380		154	574	1 108
2. Endowment insurance	2 070	20 389	2 027	1 594	6 530	32 609
incl. endowment with tax benefit	430	4 979	1 096		2 102	8 607
3. Birth and marriage assurance		1 346			16	1 362
4. Annuities	742	325		3 596	594	5 257
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5. Unit linked life insurance		20 791	21 477	692	10 049	53 009
incl. unit linked life insurance with tax benefit		825	185	187	290	1 488
6. Supplementary insurances	441	424	79	135	987	2 066
TOTAL	3 253	43 655	23 583	6 170	18 750	95 411
incl. insurance with tax benefit	1 030	6 121	1 282	3 783	2 659	14 875

Premiums of non-life insurers, January—March 2007 (thousand kroons)

Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	58 260	75 098	24 294	9 667	34 407	33 614	-59		235 281	4 629	239 910
2. Accident and sickness insurance	3 354	6 683		119	1 076	2 864			14 096		14 096
3. Travel insurance	3 503	6 418	638	597	6 210	4 853			22 219		22 219
4. Land vehicles insurance, physical persons	16 414	36 690	3	1 552	9 009	28 083	25 499		117 250		117 250
5. Land vehicles insurance, legal persons	75 136	68 558	1 024	4 179	23 711	44 452	19 020		236 080		236 080
6. Motor vehicle liability insurance	1 131	154			611	55			1 951		1 951
7. Goods in transit insurance	3 125	2 790	211	856	137	809			7 928		7 928
8. Property insurance, physical persons	23 530	45 944	1	3 848	5 313	9 184	6 094		93 914		93 914
9. Property insurance, legal persons	30 626	53 804	27	3 289	9 609	17 691	70		115 116		115 116
10. Vehicles liability insurance	4 556	453	2 998		375				8 382		8 382
11. General liability insurance	6 917	10 853		33	825	2 792			21 420		21 420
12. Insurance for pecuniary loss	1 404	5 128		8	659	2 039		22	9 260		9 260
TOTAL	227 956	312 573	29 196	24 148	91 942	146 436	50 624	22	882 897	4 629	887 526
Share of total premiums	25.7%	35.1%	3.3%	2.7%	10.4%	16.5%	5.7%	0.0%	99.5%	0.5%	100.0%

Claims paid of non-life insurers, January—March 2007 (thousand kroons)

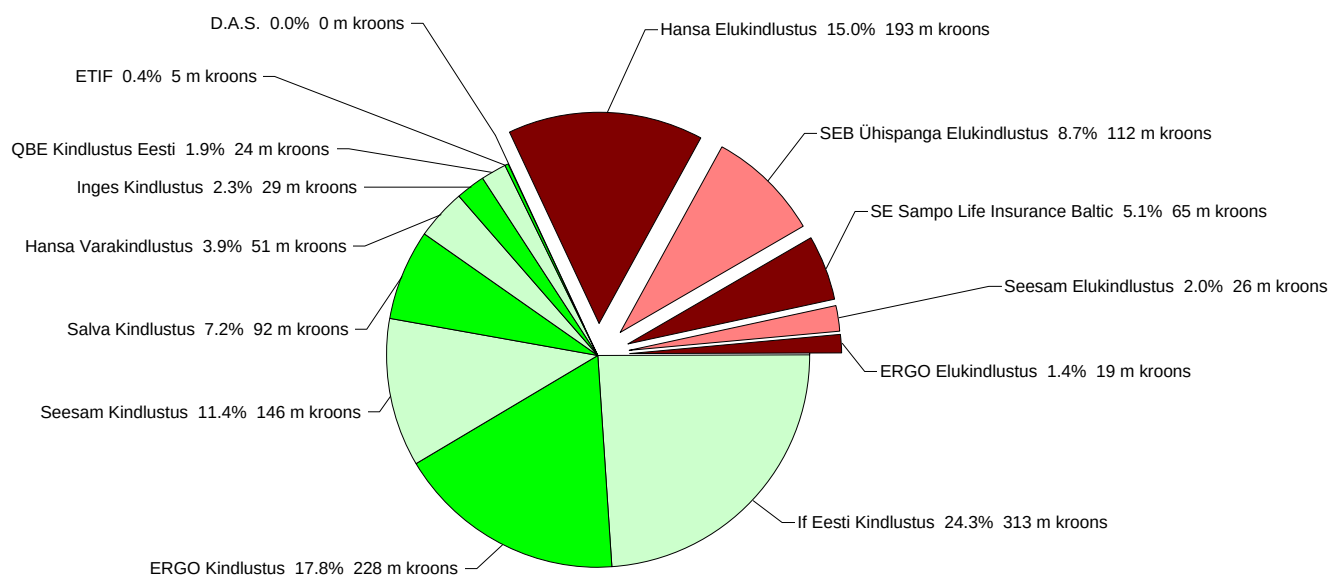
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	47 726	62 534	20 212	8 078	31 980	25 894			196 424	3 943	200 367
2. Accident and sickness insurance	854	1 851		29	496	860			4 090		4 090
3. Travel insurance	1 243	1 986	49	100	3 163	2 673			9 214		9 214
4. Land vehicles insurance, physical persons	9 411	29 360	2	693	6 936	21 858	11 348		79 608		79 608
5. Land vehicles insurance, legal persons	40 701	41 542	1 573	1 824	16 909	25 870	7 093		135 512		135 512
6. Motor vehicle liability insurance	17	85				69			171		171
7. Goods in transit insurance	255	39			3	11			308		308
8. Property insurance, physical persons	6 372	12 768		3 105	1 842	2 153	1 221		27 461		27 461
9. Property insurance, legal persons	7 691	7 146		2	3 748	2 925			21 512		21 512
10. Vehicles liability insurance	1 693	474	1 109		15				3 291		3 291
11. General liability insurance	823	1 991				355			3 169		3 169
12. Insurance for pecuniary loss	13			50	82			182	327		327
TOTAL	116 799	159 776	22 945	13 881	65 174	82 668	19 662	182	481 087	3 943	485 030

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

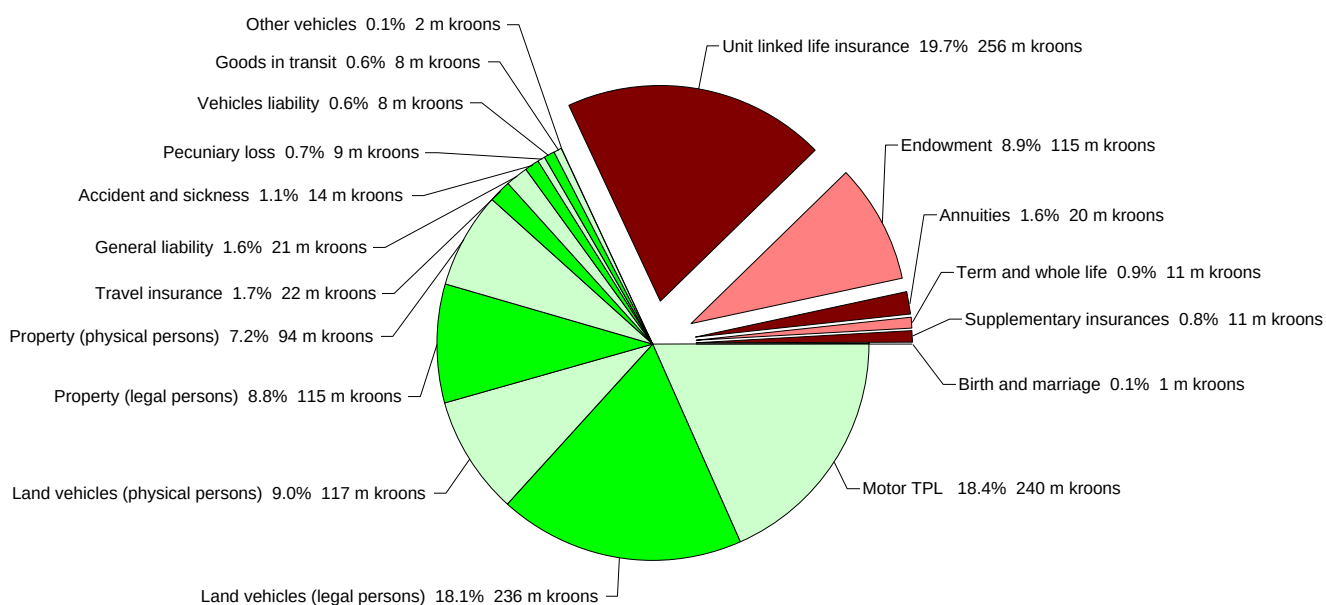
Gross premiums, January—March 2007

(Total — 1.3 billion kroons)

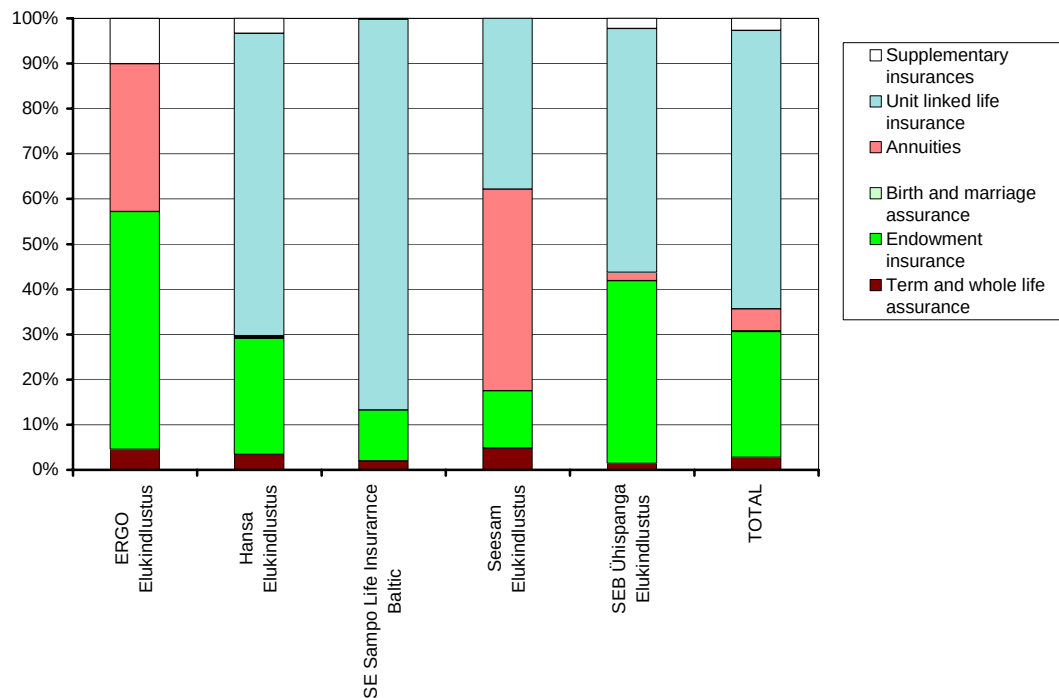
Per insurer



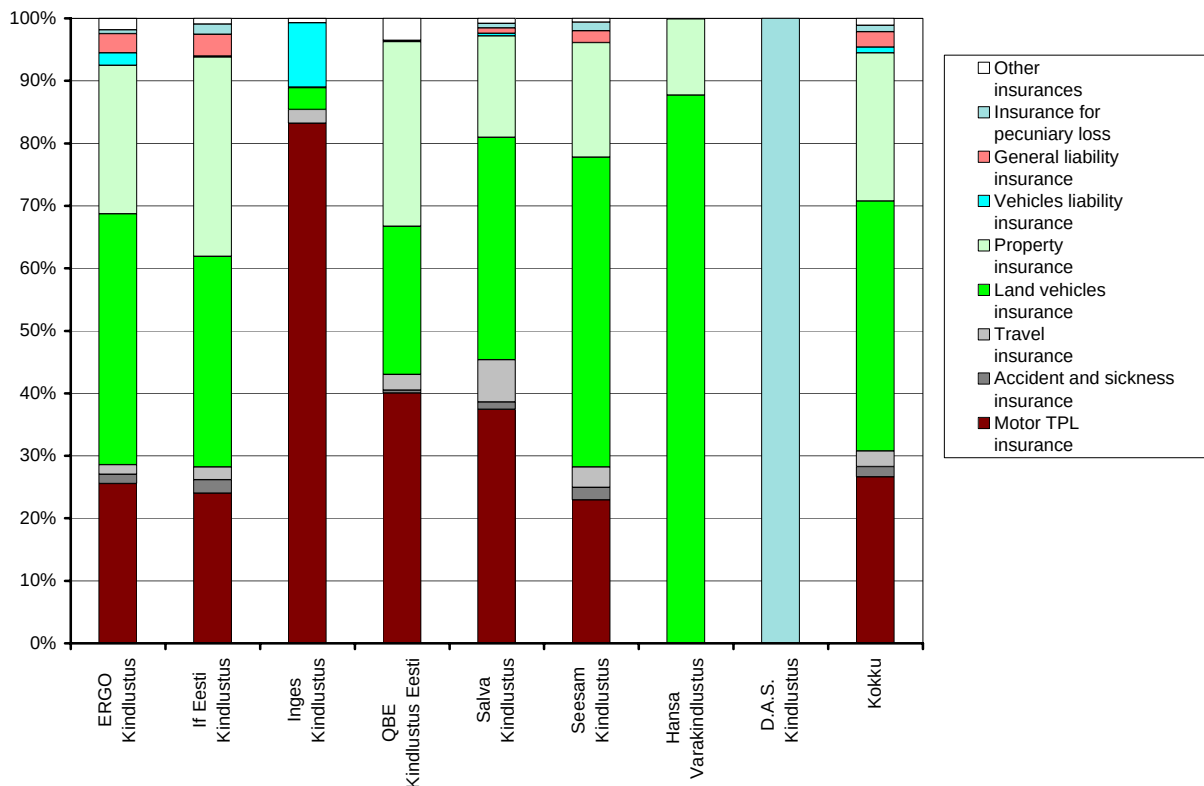
By lines of business



Structure of life insurance gross premiums by company, January—March 2007



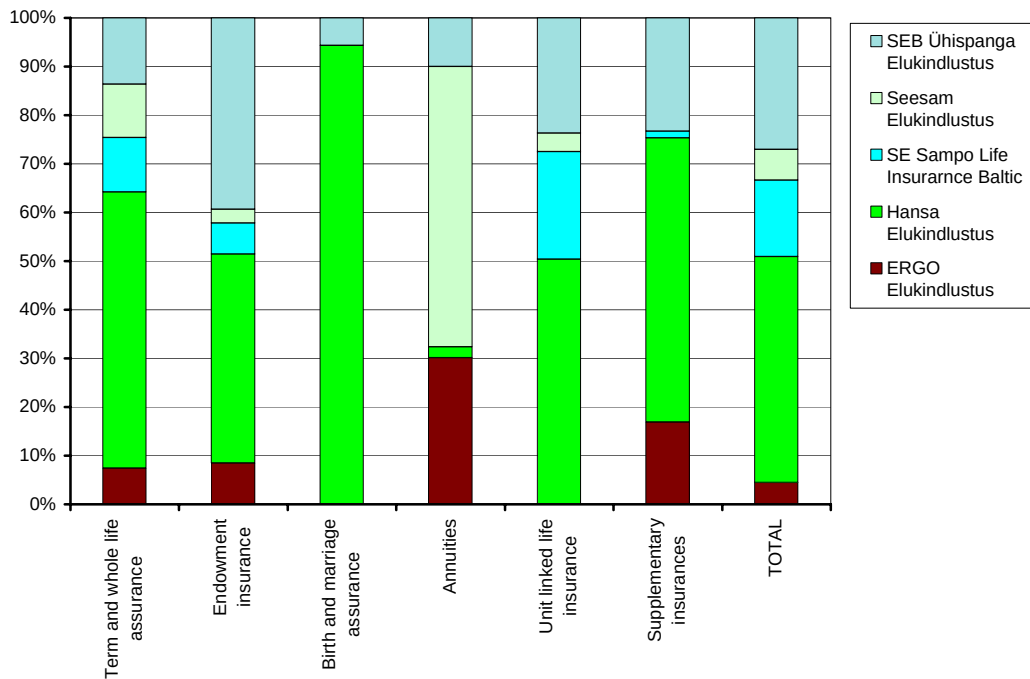
Structure of non-life insurance gross premiums by company, January—March 2007



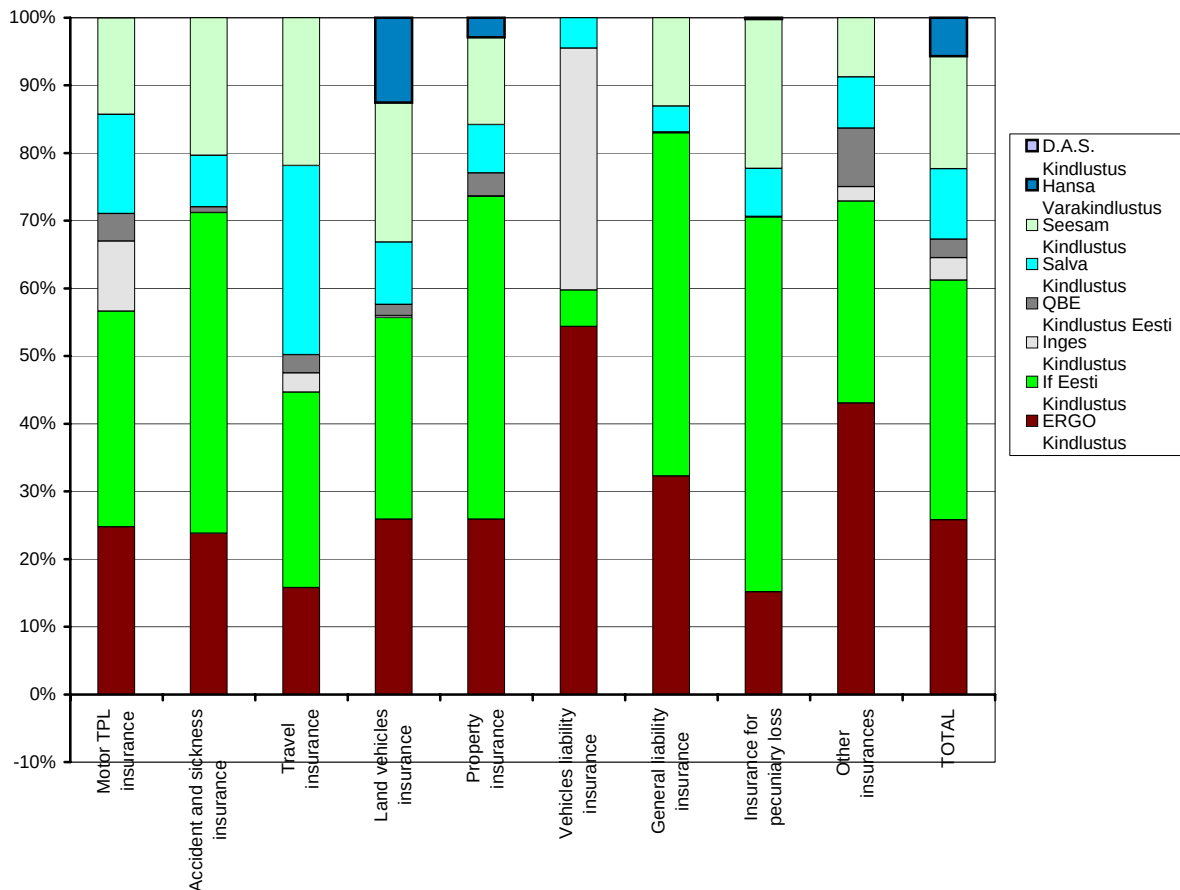
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Structure of life insurance gross premiums by lines of business, January—March 2007



Structure of non-life insurance gross premiums by lines of business, January—March 2007



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund