

Life insurance*

(thousand kroons)

June 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	73	2 778	527	388	436	4 202
	CL		19			17	36
Endowment insurance	PR	3 816	15 485	2 448	1 093	15 950	38 792
	CL	724	8 318	863	1 371	3 754	15 030
incl insurance with tax benefit	PR	1 932	9 622	1 469		8 870	21 893
	CL	262	1 406	543		1 300	3 511
Birth and marriage assurance	PR		186			11	197
	CL		431				431
Annuities	PR	2 037	96		4 484	709	7 326
	CL	356	41		1 213	242	1 852
incl insurance with tax benefit	PR	1 967	96		4 470	688	7 221
	CL	349	36		1 213	213	1 811
Unit linked life insurance	PR		70 482	37 983	3 800	33 389	145 654
	CL		10 067	7 797	719	3 181	21 764
incl insurance with tax benefit	PR		5 055	1 618	1 764	3 671	12 108
	CL		1 092	129	26	456	1 702
Supplementary insurances	PR	456	2 287	53		1 052	3 848
	CL	245	66	66	186	1 158	1 721
TOTAL	PR	6 382	91 314	41 010	9 766	51 547	200 019
	CL	1 325	18 942	8 725	3 490	8 352	40 835
incl insurance with tax benefit	PR	3 899	14 773	3 087	6 234	13 229	41 223
	CL	611	2 534	671	1 239	1 969	7 024

(thousand kroons)

January — June 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 227	14 308	2 869	2 906	2 973	24 283
	CL	222	741		154	810	1 927
Endowment insurance	PR	21 030	96 497	14 749	6 559	94 399	233 234
	CL	4 772	42 341	4 458	5 137	14 414	71 122
incl insurance with tax benefit	PR	10 332	60 592	8 976		51 258	131 158
	CL	1 231	10 048	2 598		5 128	19 005
Birth and marriage assurance	PR		1 189			70	1 259
	CL		2 714			51	2 765
Annuities	PR	12 683	739		23 963	4 143	41 528
	CL	1 775	447		7 171	1 553	10 946
incl insurance with tax benefit	PR	11 431	736		23 904	4 041	40 112
	CL	1 469	431		7 171	800	9 871
Unit linked life insurance	PR		292 845	141 510	21 213	155 099	610 668
	CL		51 276	37 215	1 841	24 584	114 916
incl insurance with tax benefit	PR		25 907	9 323	9 575	18 821	63 626
	CL		2 779	556	334	1 030	4 699
Supplementary insurances	PR	3 292	13 181	312		5 408	22 193
	CL	846	690	238	419	2 520	4 713
TOTAL	PR	38 232	418 759	159 440	54 641	262 092	933 164
	CL	7 615	98 209	41 911	14 723	43 932	206 390
incl insurance with tax benefit	PR	21 763	87 235	18 299	33 478	74 120	234 896
	CL	2 700	13 258	3 153	7 506	6 958	33 575

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)

June 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	21 340	24 078	11 547	5 755	10 725	10 605	3 618		264	87 932
incl membership fee to ETIF	PR	486	506	168	113	168	157	90			1 688
	CL	9 607	19 294	8 340	3 306	9 100	9 323	111		840	59 921
Accident and sickness	PR	955	1 696		43	453	873	14			4 034
	CL	418	617		7	113	316				1 471
Travel insurance	PR	1 229	2 346	451	232	3 072	1 264				8 594
	CL	541	518	8	49	996	673				2 785
Land vehicles insurance (physical persons)	PR	7 545	14 835		600	3 697	9 712	11 038			47 427
	CL	3 717	8 147		706	2 182	7 806	4 532			27 090
Land vehicles insurance (legal persons)	PR	25 884	23 509	275	1 032	6 784	13 808	9 493			80 785
	CL	10 807	12 721	576	1 073	3 950	10 645	3 945			43 717
Other vehicles insurance	PR	805	142			670	69				1 686
	CL	(110)				(600)					(710)
Goods in transit insurance	PR	834	849	60	243	47	251				2 284
	CL	(393)	5				1				(387)
Property insurance (physical persons)	PR	9 444	18 608		720	2 031	3 045	3 509			37 357
	CL	2 451	7 174		656	138	808	953			12 180
Property insurance (legal persons)	PR	9 952	15 082		155	4 142	3 476	16			32 823
	CL	2 076	16 809		166	227	1 527	1			20 806
Vehicles liability insurance	PR	1 449	92	852		85					2 478
	CL	413	912	232							1 557
General liability insurance	PR	2 159	2 251			63	1 807				6 280
	CL	293	80				13				386
Insurance for pecuniary loss	PR	543	600			154	806	45	14		2 162
	CL	58	98						58		214
TOTAL	PR	82 139	104 089	13 185	8 780	31 923	45 716	27 733	14	264	313 843
	CL	29 878	66 375	9 156	5 963	16 106	31 112	9 542	58	840	169 030

(thousand kroons)

January—June 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	127 469	155 171	58 081	24 621	68 993	62 826	10 049		1 343	508 553
incl membership fee to ETIF	PR	1 703	3 259	930	571	1 059	978	333			8 833
	CL	93 165	117 374	45 587	16 801	56 928	54 918	373		8 861	394 007
Accident and sickness	PR	7 036	12 027		242	2 113	5 633	14			27 065
	CL	2 002	3 594		57	837	2 015				8 505
Travel insurance	PR	6 647	11 205	1 902	1 199	13 574	8 638				43 165
	CL	3 158	3 824	174	163	5 958	5 212				18 489
Land vehicles insurance (physical persons)	PR	36 786	82 010	9	3 488	19 637	56 288	58 645			256 863
	CL	20 065	52 524	2	2 016	12 839	43 955	26 384			157 785
Land vehicles insurance (legal persons)	PR	157 132	142 219	2 181	7 878	36 687	87 539	55 249			488 885
	CL	88 628	76 345	2 756	3 612	28 435	55 228	17 309			272 313
Other vehicles insurance	PR	3 372	540			1 507	298				5 717
	CL	422	2 682			(600)	113				2 617
Goods in transit insurance	PR	6 459	4 956	463	1 630	453	1 545				15 506
	CL	1 091	691			3	16				1 801
Property insurance (physical persons)	PR	50 402	99 919	1	6 272	11 336	18 622	15 395			201 947
	CL	14 365	30 954		4 127	3 155	4 901	3 644			61 146
Property insurance (legal persons)	PR	58 160	97 497	27	5 494	20 959	28 973	175			211 285
	CL	22 653	31 781		174	4 622	5 485	4			64 719
Vehicles liability insurance	PR	8 919	886	5 596		652					16 053
	CL	4 118	1 394	1 604		21					7 137
General liability insurance	PR	12 562	18 301		255	1 229	5 949				38 296
	CL	3 170	2 419			38	387				6 014
Insurance for pecuniary loss	PR	2 721	7 096	15	8	1 238	3 323	45	47		14 493
	CL	80	97		50	109			368		704
TOTAL	PR	477 665	631 827	68 275	51 087	178 378	279 634	139 572	47	1 343	1 827 828
	CL	252 917	323 679	50 123	27 000	112 345	172 230	47 714	368	8 861	995 237

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—June 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	1 227	14 308	2 869	2 906	2 973	24 283	2.6%
2. Endowment insurance	21 030	96 497	14 749	6 559	94 399	233 234	25.0%
incl. endowment with tax benefit	10 332	60 592	8 976		51 258	131 158	14.1%
3. Birth and marriage assurance		1 189			70	1 259	0.1%
4. Annuities	12 683	739		23 963	4 143	41 528	4.5%
incl. annuities with tax benefit	11 431	736		23 904	4 041	40 112	4.3%
5. Unit linked life insurance		292 845	141 510	21 213	155 099	610 668	65.4%
incl. unit linked life insurance with tax benefit		25 907	9 323	9 575	18 821	63 626	6.8%
6. Supplementary insurances	3 292	13 181	312		5 408	22 193	2.4%
TOTAL	38 232	418 759	159 440	54 641	262 092	933 164	100.0%
incl. insurance with tax benefit	21 763	87 235	18 299	33 478	74 120	234 896	25.2%
Share of total premiums	4.1%	44.9%	17.1%	5.9%	28.1%	100.0%	

Claims paid of life insurers, January—June 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	222	741		154	810	1 927
2. Endowment insurance	4 772	42 341	4 458	5 137	14 414	71 122
incl. endowment with tax benefit	1 231	10 048	2 598		5 128	19 005
3. Birth and marriage assurance		2 714			51	2 765
4. Annuities	1 775	447		7 171	1 553	10 946
incl. annuities with tax benefit	1 469	431		7 171	800	9 871
5. Unit linked life insurance		51 276	37 215	1 841	24 584	114 916
incl. unit linked life insurance with tax benefit		2 779	556	334	1 030	4 699
6. Supplementary insurances	846	690	238	419	2 520	4 713
TOTAL	7 615	98 209	41 911	14 723	43 932	206 390
incl. insurance with tax benefit	2 700	13 258	3 153	7 506	6 958	33 575

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

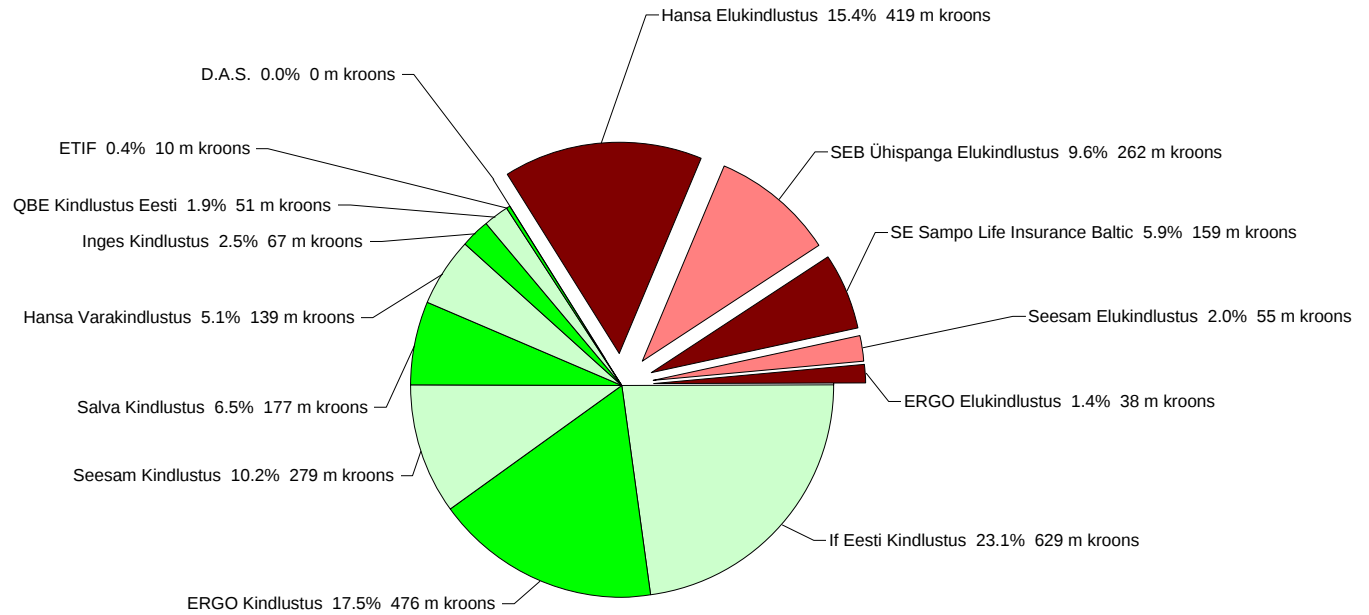
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	125 766	151 912	57 151	24 050	67 934	61 848	9 716		498 377	10 176	508 553
2. Accident and sickness insurance	7 036	12 027		242	2 113	5 633	14		27 065		27 065
3. Travel insurance	6 647	11 205	1 902	1 199	13 574	8 638			43 165		43 165
4. Land vehicles insurance, physical persons	36 786	82 010	9	3 488	19 637	56 288	58 645		256 863		256 863
5. Land vehicles insurance, legal persons	157 132	142 219	2 181	7 878	36 687	87 539	55 249		488 885		488 885
6. Motor vehicle liability insurance	3 372	540			1 507	298			5 717		5 717
7. Goods in transit insurance	6 459	4 956	463	1 630	453	1 545			15 506		15 506
8. Property insurance, physical persons	50 402	99 919	1	6 272	11 336	18 622	15 395		201 947		201 947
9. Property insurance, legal persons	58 160	97 497	27	5 494	20 959	28 973	175		211 285		211 285
10. Vehicles liability insurance	8 919	886	5 596		652				16 053		16 053
11. General liability insurance	12 562	18 301		255	1 229	5 949			38 296		38 296
12. Insurance for pecuniary loss	2 721	7 096	15	8	1 238	3 323	45	47	14 493		14 493
TOTAL	475 962	628 568	67 345	50 516	177 319	278 656	139 239	47	1 817 652	10 176	1 827 828
Share of total premiums	26.0%	34.3%	3.7%	2.8%	9.7%	15.2%	7.6%	0.0%	99.4%	0.6%	100.0%

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

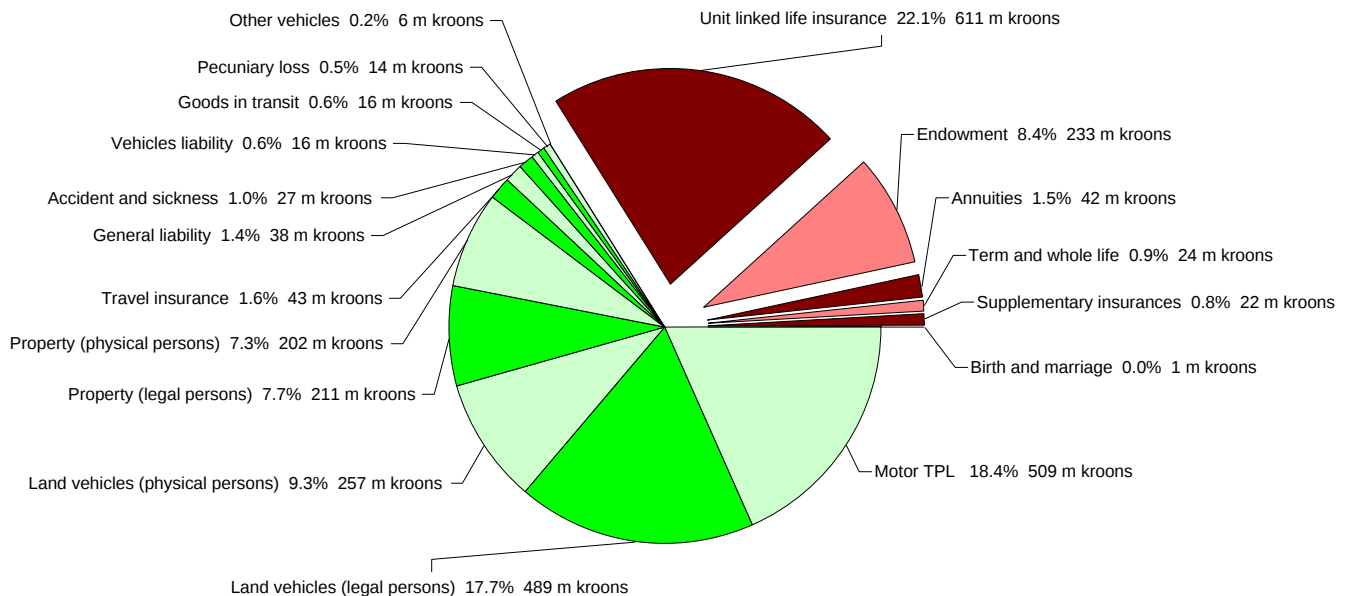
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	93 165	117 374	45 587	16 801	56 928	54 918	373		385 146	8 861	394 007
2. Accident and sickness insurance	2 002	3 594		57	837	2 015			8 505		8 505
3. Travel insurance	3 158	3 824	174	163	5 958	5 212			18 489		18 489
4. Land vehicles insurance, physical persons	20 065	52 524	2	2 016	12 839	43 955	26 384		157 785		157 785
5. Land vehicles insurance, legal persons	88 628	76 345	2 756	3 612	28 435	55 228	17 309		272 313		272 313
6. Motor vehicle liability insurance	422	2 682			-600	113			2 617		2 617
7. Goods in transit insurance	1 091	691			3	16			1 801		1 801
8. Property insurance, physical persons	14 365	30 954		4 127	3 155	4 901	3 644		61 146		61 146
9. Property insurance, legal persons	22 653	31 781		174	4 622	5 485	4		64 719		64 719
10. Vehicles liability insurance	4 118	1 394	1 604		21				7 137		7 137
11. General liability insurance	3 170	2 419			38	387			6 014		6 014
12. Insurance for pecuniary loss	80	97		50	109			368	704		704
TOTAL	252 917	323 679	50 123	27 000	112 345	172 230	47 714	368	986 376	8 861	995 237

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

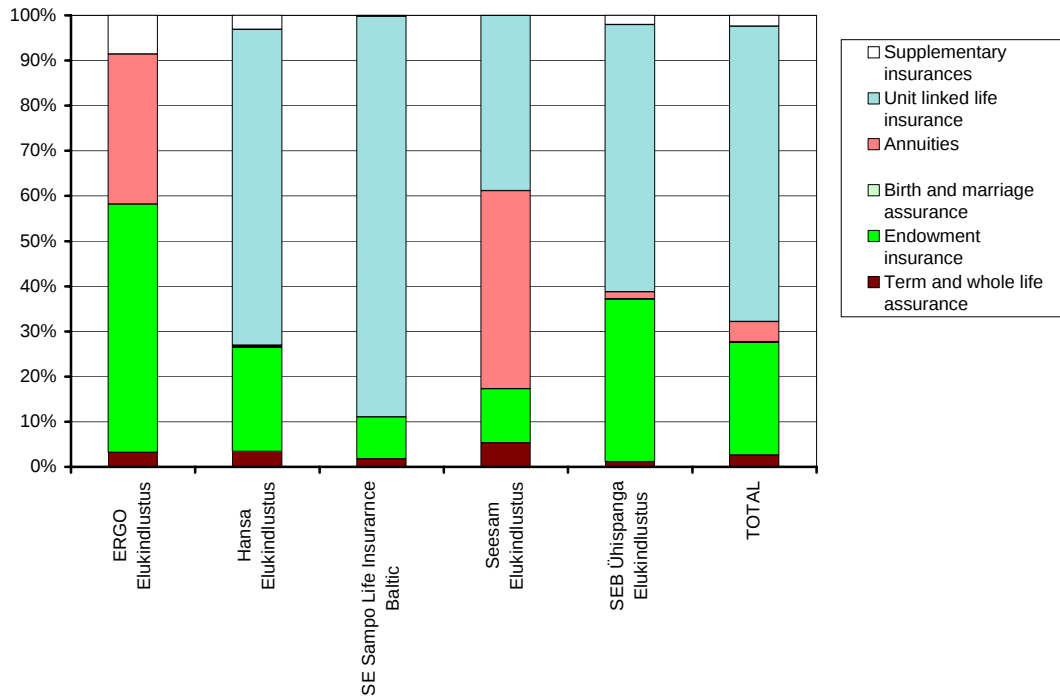
Gross premiums, January—June 2007 (Total — 2.8 billion kroons) Per insurer



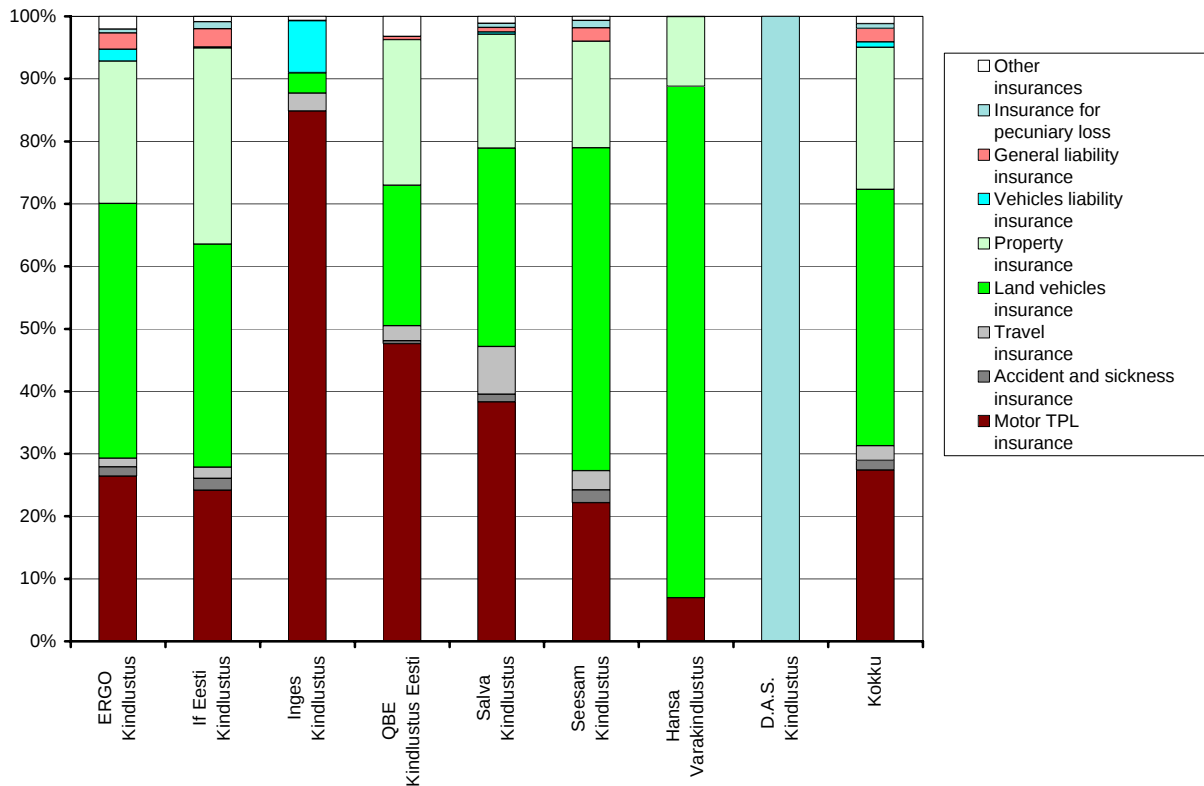
By lines of business



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



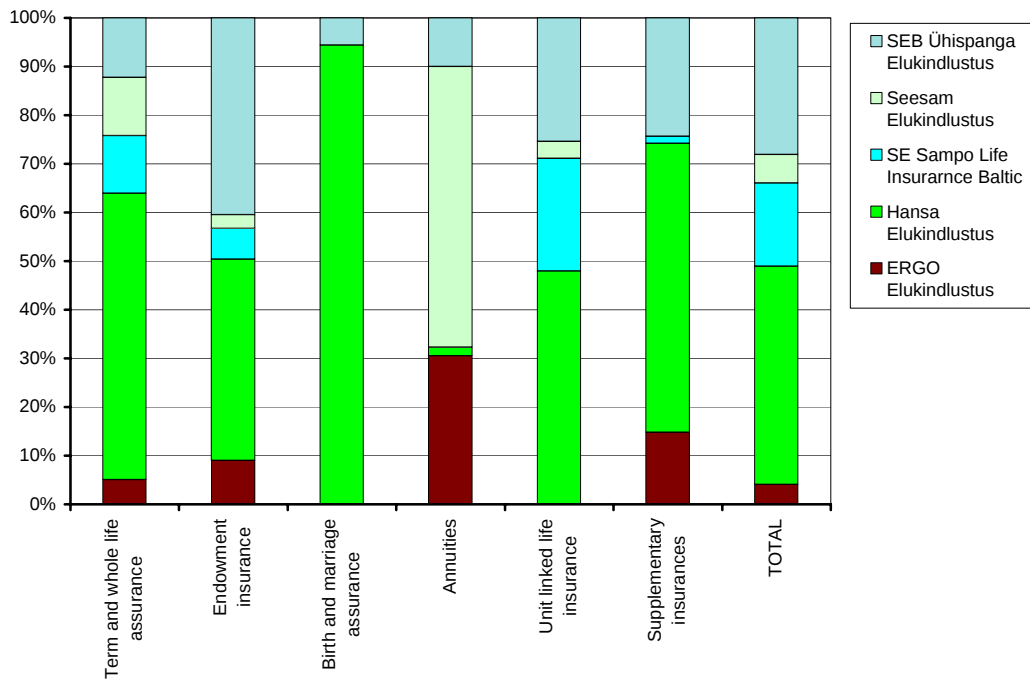
Structure of non-life insurance gross premiums by company, January—June 2007



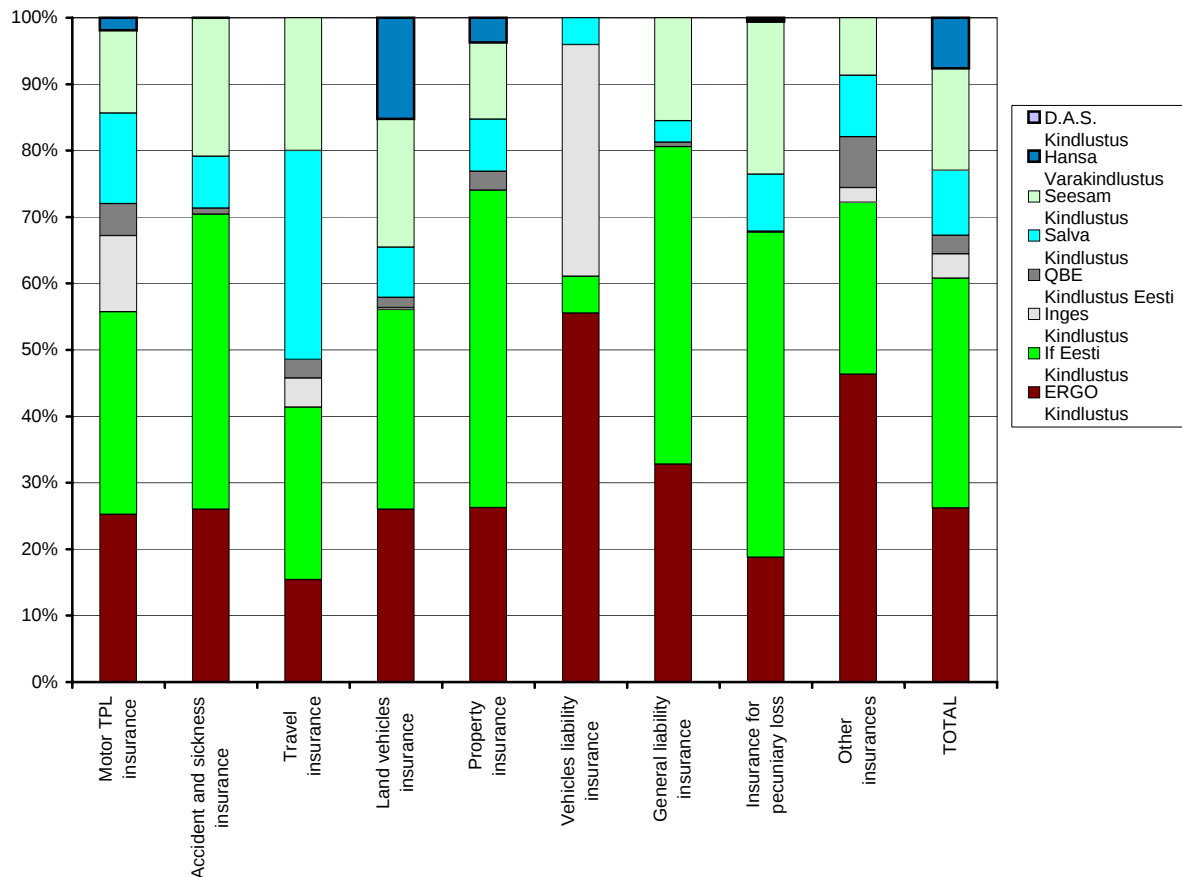
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund