

Life insurance*

(thousand kroons)

July 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	183	2 871	478	307	543	4 382
	CL		22			206	228
Endowment insurance	PR	3 375	15 269	2 396	1 069	15 947	38 056
	CL	292	5 658	1 258	1 343	2 378	10 929
incl insurance with tax benefit	PR	1 636	9 525	1 448		8 409	21 018
	CL	57	1 008	668		439	2 172
Birth and marriage assurance	PR		189			11	200
	CL		448				448
Annuities	PR	2 007	96		3 784	639	6 526
	CL	89	58		1 145	176	1 468
incl insurance with tax benefit	PR	1 779	95		3 778	633	6 285
	CL	82	57		1 145	142	1 426
Unit linked life insurance	PR		73 863	25 287	3 427	42 855	145 432
	CL		7 321	3 207	312	9 216	20 056
incl insurance with tax benefit	PR		8 302	1 776	1 603	1 542	13 223
	CL		322	194	71	171	758
Supplementary insurances	PR	502	2 295	46		920	3 763
	CL	77	104		59	104	344
TOTAL	PR	6 067	94 583	28 207	8 587	60 915	198 359
	CL	458	13 611	4 465	2 858	12 080	33 472
incl insurance with tax benefit	PR	3 415	17 922	3 224	5 382	10 584	40 526
	CL	139	1 387	862	1 216	752	4 356

(thousand kroons)

January—July 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 410	17 179	3 347	3 213	3 516	28 665
	CL	222	763		155	1 016	2 156
Endowment insurance	PR	24 405	111 766	17 145	7 628	110 346	271 290
	CL	5 064	47 999	5 716	6 480	16 792	82 051
incl insurance with tax benefit	PR	11 968	70 117	10 424		59 668	152 177
	CL	1 288	11 056	3 265		5 567	21 176
Birth and marriage assurance	PR		1 378			82	1 460
	CL		3 162			51	3 213
Annuities	PR	14 690	835		27 747	4 782	48 054
	CL	1 864	505		8 316	1 729	12 414
incl insurance with tax benefit	PR	13 210	831		27 682	4 673	46 396
	CL	1 551	488		8 316	941	11 296
Unit linked life insurance	PR		366 708	166 798	24 640	197 954	756 100
	CL		58 597	40 422	2 152	33 801	134 973
incl insurance with tax benefit	PR		34 209	11 099	11 178	20 363	76 849
	CL		3 101	750	406	1 200	5 456
Supplementary insurances	PR	3 794	15 476	358		6 328	25 956
	CL	923	794	238	478	2 624	5 057
TOTAL	PR	44 299	513 342	187 647	63 228	323 008	1 131 524
	CL	8 073	111 820	46 376	17 581	56 013	239 863
incl insurance with tax benefit	PR	25 178	105 157	21 523	38 860	84 704	275 422
	CL	2 839	14 645	4 015	8 722	7 708	37 929

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)

July 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	21 092	26 774	11 834	6 224	10 034	9 606	4 532		337	90 433
incl membership fee to ETIF	PR	280	562	189	118	160	147	101			1 557
	CL	16 868	17 145	6 444	2 597	9 557	7 411	540		406	60 968
Accident and sickness	PR	864	1 707		70	313	1 116	40			4 110
	CL	390	(840)		5	143	228				(74)
Travel insurance	PR	1 379	1 928	620	274	3 485	1 287				8 973
	CL	678	(162)		14	734	479				1 743
Land vehicles insurance (physical persons)	PR	6 398	15 884	2	639	3 914	9 427	15 069			51 333
	CL	3 800	7 999		334	2 138	4 274	7 320			25 865
Land vehicles insurance (legal persons)	PR	24 599	26 162	414	1 030	7 489	14 732	16 120			90 546
	CL	11 932	11 986	210	402	3 416	7 390	7 183			42 519
Other vehicles insurance	PR	977	208			97	94				1 376
	CL	59	132				23				214
Goods in transit insurance	PR	901	853	135	333	(27)	532				2 727
	CL	300	133								433
Property insurance (physical persons)	PR	9 442	18 466		577	2 216	3 369	3 886			37 956
	CL	2 755	3 927		240	249	2 155	712			10 038
Property insurance (legal persons)	PR	9 141	15 738		714	3 975	3 650	31			33 249
	CL	3 017	9 571		33	1 590	660				14 871
Vehicles liability insurance	PR	1 425	166	1 011		150					2 752
	CL	773	53	585							1 411
General liability insurance	PR	1 559	3 342		129	68	517				5 615
	CL	296	491				49				836
Insurance for pecuniary loss	PR	270	624			203	464	134	6		1 701
	CL	4	1 710			66			53		1 833
TOTAL	PR	78 047	111 853	14 016	9 990	31 917	44 794	39 812	6	337	330 772
	CL	40 872	52 145	7 239	3 625	17 893	22 669	15 755	53	406	160 657

(thousand kroons)

January—July 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	148 561	181 945	69 915	30 845	79 027	72 432	14 581		1 680	598 986
incl membership fee to ETIF	PR	1 983	3 821	1 119	689	1 219	1 125	434			10 390
	CL	110 033	134 520	52 031	19 398	66 485	62 329	913		9 267	454 976
Accident and sickness	PR	7 900	13 734		312	2 426	6 749	53			31 174
	CL	2 392	2 754		62	980	2 243				8 431
Travel insurance	PR	8 026	13 134	2 522	1 473	17 059	9 925				52 139
	CL	3 836	3 662	174	177	6 692	5 691				20 232
Land vehicles insurance (physical persons)	PR	43 184	97 893	11	4 127	23 551	65 715	73 715			308 196
	CL	23 865	60 523	2	2 350	14 977	48 229	33 704			183 650
Land vehicles insurance (legal persons)	PR	181 731	168 381	2 595	8 908	44 176	102 271	71 369			579 431
	CL	100 560	88 331	2 966	4 014	31 851	62 618	24 493			314 833
Other vehicles insurance	PR	4 349	748			1 604	392				7 093
	CL	481	2 814			(600)	136				2 831
Goods in transit insurance	PR	7 360	5 809	598	1 963	426	2 077				18 233
	CL	1 391	824			3	16				2 234
Property insurance (physical persons)	PR	59 844	118 385	1	6 849	13 552	21 991	19 281			239 903
	CL	17 120	34 881		4 367	3 404	7 056	4 356			71 184
Property insurance (legal persons)	PR	67 301	113 236	27	6 208	24 934	32 623	206			244 535
	CL	25 670	41 352		207	6 212	6 145	4			79 590
Vehicles liability insurance	PR	10 344	1 052	6 607		802					18 805
	CL	4 891	1 447	2 189		21					8 548
General liability insurance	PR	14 121	21 643		384	1 297	6 466				43 911
	CL	3 466	2 909			38	436				6 849
Insurance for pecuniary loss	PR	2 991	7 720	15	8	1 441	3 787	179	53		16 194
	CL	84	1 807		50	175			421		2 537
TOTAL	PR	555 712	743 680	82 291	61 077	210 295	324 428	179 384	53	1 680	2 158 600
	CL	293 789	375 824	57 362	30 625	130 238	194 899	63 470	421	9 267	1 155 895

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—July 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	1 410	17 179	3 347	3 213	3 516	28 665	2.5%
2. Endowment insurance	24 405	111 766	17 145	7 628	110 346	271 290	24.0%
incl. endowment with tax benefit	11 968	70 117	10 424		59 668	152 177	13.4%
3. Birth and marriage assurance		1 378			82	1 460	0.1%
4. Annuities	14 690	835		27 747	4 782	48 054	4.2%
incl. annuities with tax benefit	13 210	831		27 682	4 673	46 396	4.1%
5. Unit linked life insurance		366 708	166 798	24 640	197 954	756 100	66.8%
incl. unit linked life insurance with tax benefit		34 209	11 099	11 178	20 363	76 849	6.8%
6. Supplementary insurances	3 794	15 476	358		6 328	25 956	2.3%
TOTAL	44 299	513 342	187 647	63 228	323 008	1 131 524	100.0%
incl. insurance with tax benefit	25 178	105 157	21 523	38 860	84 704	275 422	24.3%
Share of total premiums	3.9%	45.4%	16.6%	5.6%	28.5%	100.0%	

Claims paid of life insurers, January—July 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	763		155	1 016	2 156
2. Endowment insurance	5 064	47 999	5 716	6 480	16 792	82 051
incl. endowment with tax benefit	1 288	11 056	3 265		5 567	21 176
3. Birth and marriage assurance		3 162			51	3 213
4. Annuities	1 864	505		8 316	1 729	12 414
incl. annuities with tax benefit	1 551	488		8 316	941	11 296
5. Unit linked life insurance		58 597	40 422	2 152	33 801	134 973
incl. unit linked life insurance with tax benefit		3 101	750	406	1 200	5 456
6. Supplementary insurances	923	794	238	478	2 624	5 057
TOTAL	8 073	111 820	46 376	17 581	56 013	239 863
incl. insurance with tax benefit	2 839	14 645	4 015	8 722	7 708	37 929

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

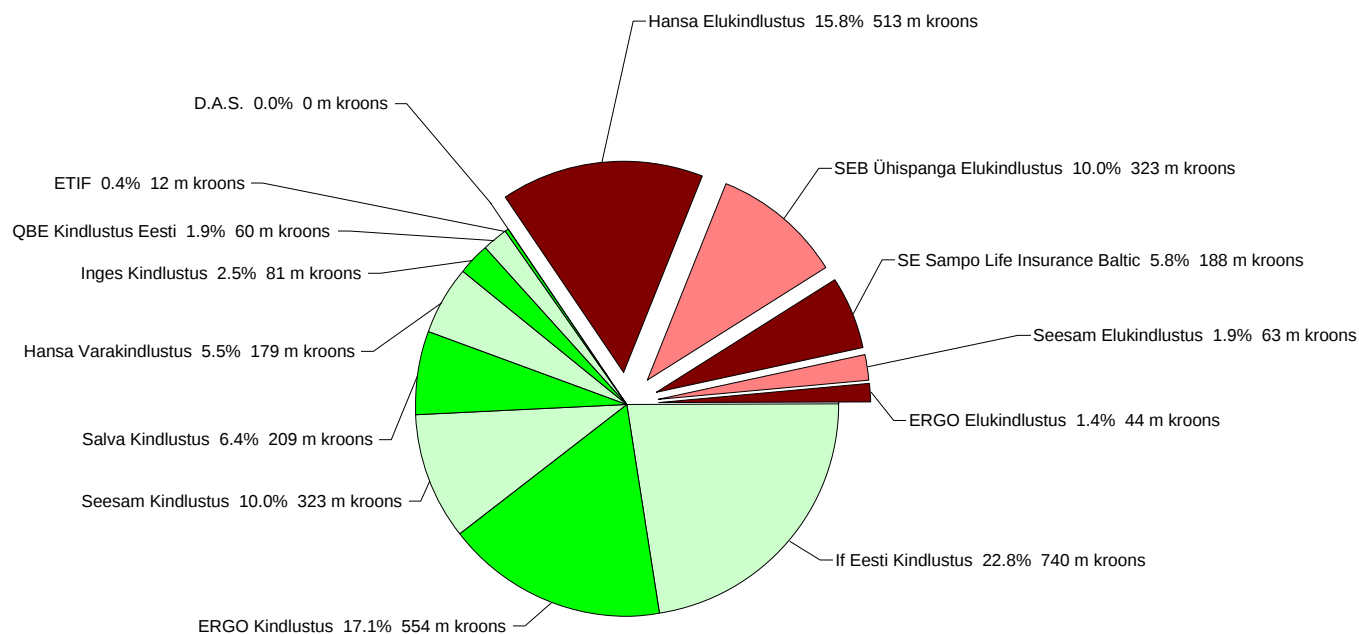
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	146 578	178 124	68 796	30 156	77 808	71 307	14 147		586 916	12 070	598 986
2. Accident and sickness insurance	7 900	13 734		312	2 426	6 749	53		31 174		31 174
3. Travel insurance	8 026	13 134	2 522	1 473	17 059	9 925			52 139		52 139
4. Land vehicles insurance, physical persons	43 184	97 893	11	4 127	23 551	65 715	73 715		308 196		308 196
5. Land vehicles insurance, legal persons	181 731	168 381	2 595	8 908	44 176	102 271	71 369		579 431		579 431
6. Motor vehicle liability insurance	4 349	748			1 604	392			7 093		7 093
7. Goods in transit insurance	7 360	5 809	598	1 963	426	2 077			18 233		18 233
8. Property insurance, physical persons	59 844	118 385	1	6 849	13 552	21 991	19 281		239 903		239 903
9. Property insurance, legal persons	67 301	113 236	27	6 208	24 934	32 623	206		244 535		244 535
10. Vehicles liability insurance	10 344	1 052	6 607		802				18 805		18 805
11. General liability insurance	14 121	21 643		384	1 297	6 466			43 911		43 911
12. Insurance for pecuniary loss	2 991	7 720	15	8	1 441	3 787	179	53	16 194		16 194
TOTAL	553 729	739 859	81 172	60 388	209 076	323 303	178 950	53	2 146 530	12 070	2 158 600
Share of total premiums	25.7%	34.2%	3.8%	2.8%	9.7%	15.0%	8.3%	0.0%	99.4%	0.6%	100.0%

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

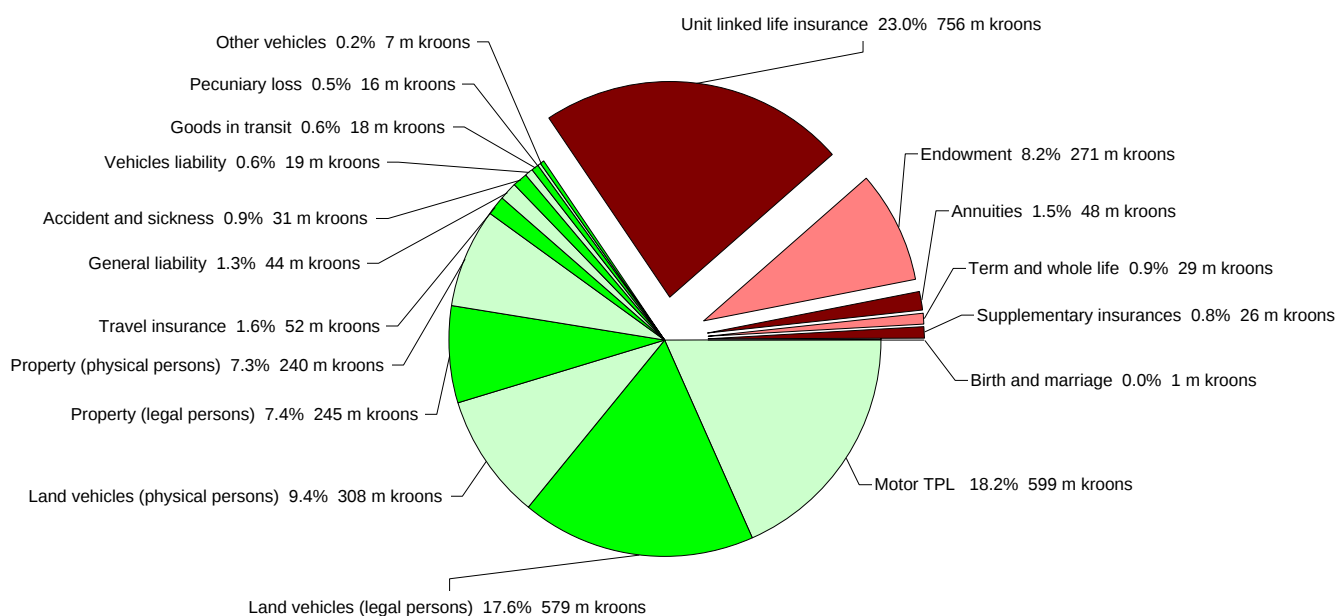
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	110 033	134 520	52 031	19 398	66 485	62 329	913		445 709	9 267	454 976
2. Accident and sickness insurance	2 392	2 754		62	980	2 243			8 431		8 431
3. Travel insurance	3 836	3 662	174	177	6 692	5 691			20 232		20 232
4. Land vehicles insurance, physical persons	23 865	60 523	2	2 350	14 977	48 229	33 704		183 650		183 650
5. Land vehicles insurance, legal persons	100 560	88 331	2 966	4 014	31 851	62 618	24 493		314 833		314 833
6. Motor vehicle liability insurance	481	2 814			-600	136			2 831		2 831
7. Goods in transit insurance	1 391	824			3	16			2 234		2 234
8. Property insurance, physical persons	17 120	34 881		4 367	3 404	7 056	4 356		71 184		71 184
9. Property insurance, legal persons	25 670	41 352		207	6 212	6 145	4		79 590		79 590
10. Vehicles liability insurance	4 891	1 447	2 189		21				8 548		8 548
11. General liability insurance	3 466	2 909			38	436			6 849		6 849
12. Insurance for pecuniary loss	84	1 807		50	175			421	2 537		2 537
TOTAL	293 789	375 824	57 362	30 625	130 238	194 899	63 470	421	1 146 628	9 267	1 155 895

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

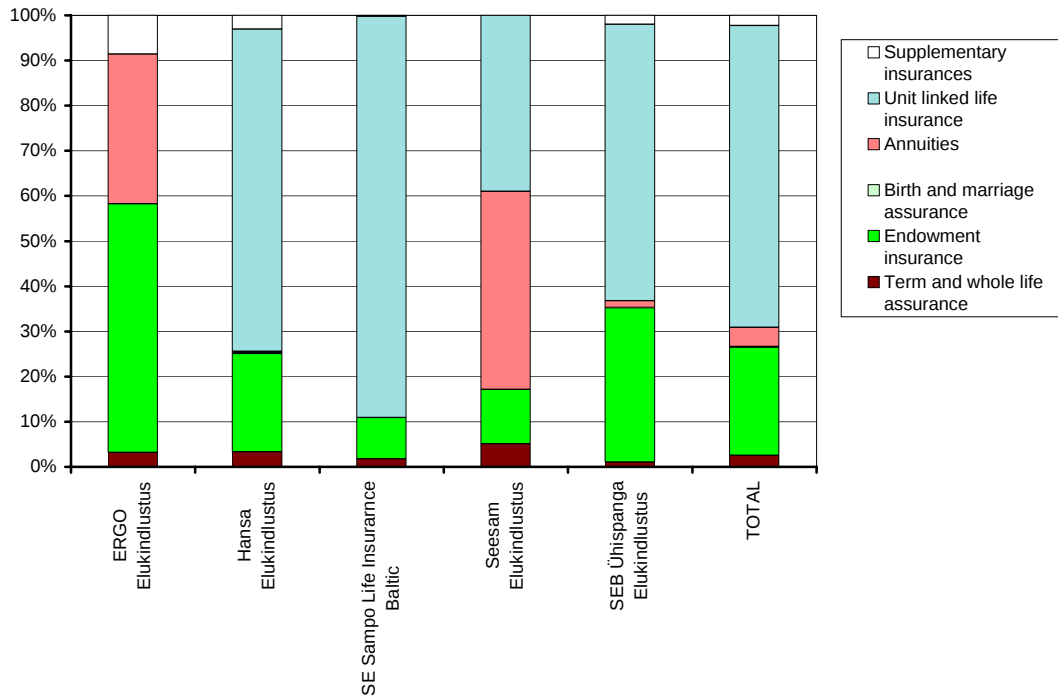
Gross premiums, January—July 2007 (Total — 3.3 billion kroons) Per insurer



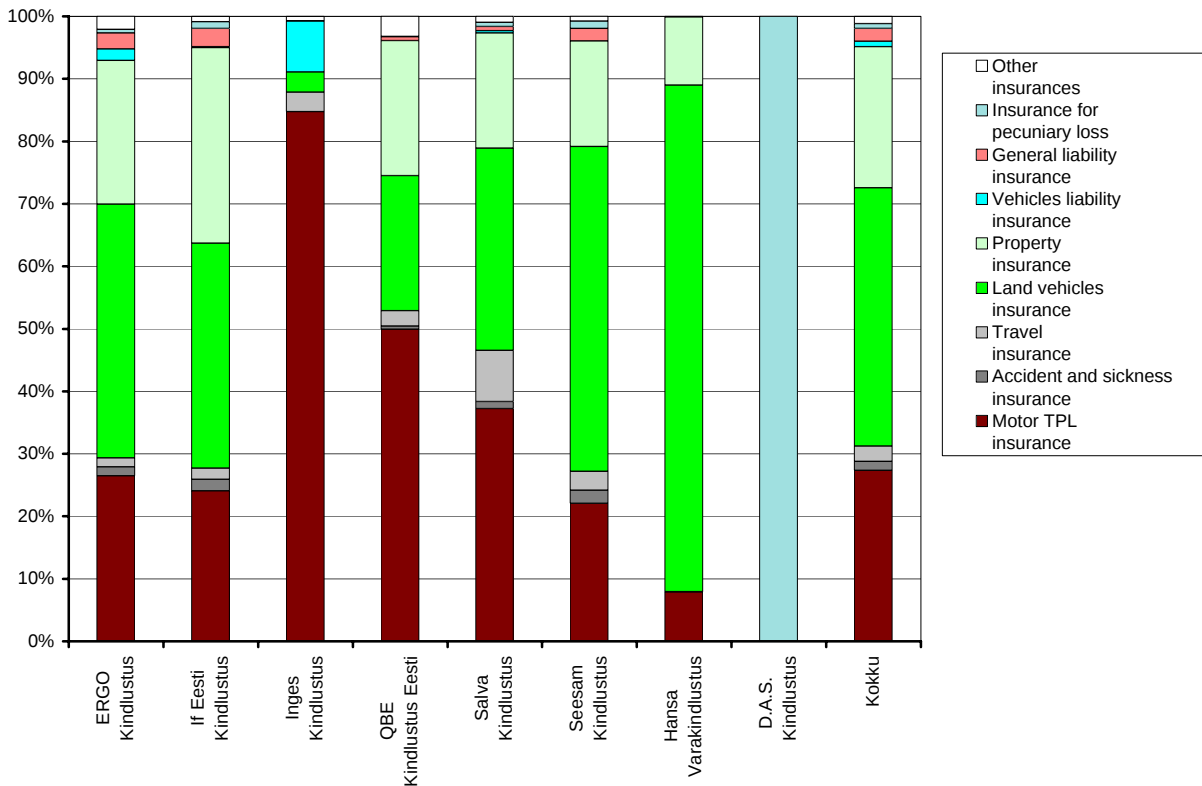
By lines of business



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



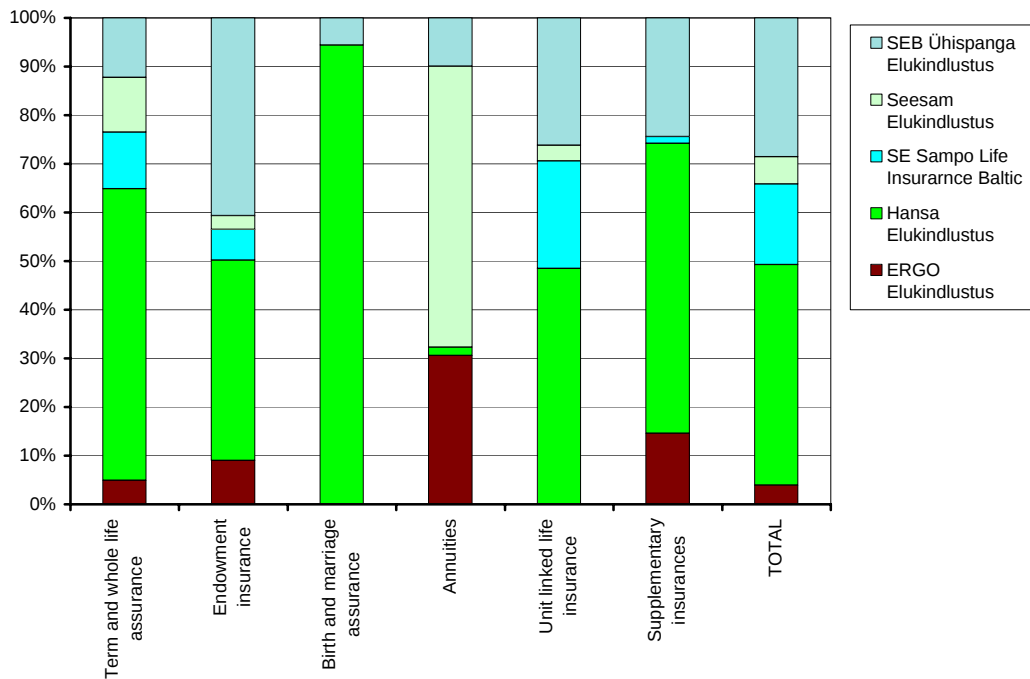
Structure of non-life insurance gross premiums by company, January—July 2007



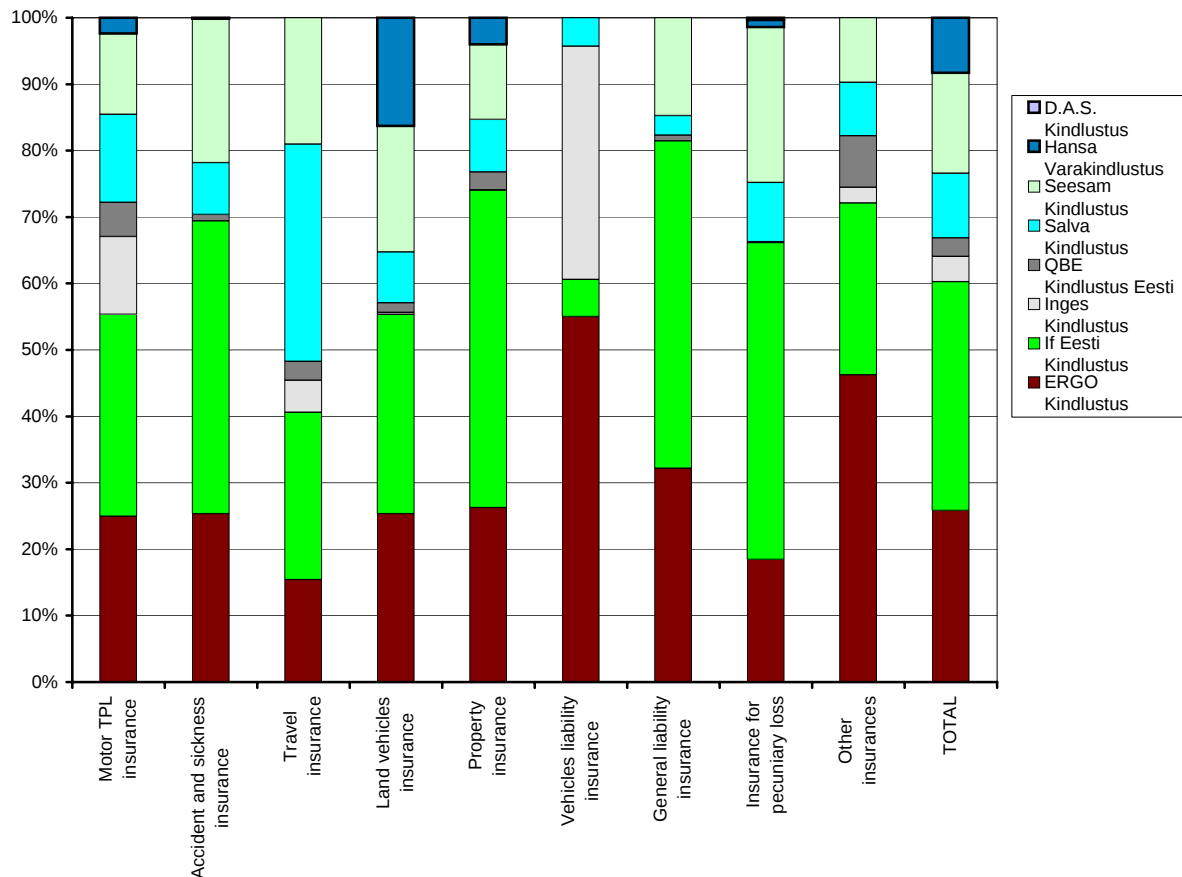
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund