

Life insurance*

(thousand kroons)

September 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	67	3 249	481	361	584	4 742
	CL	166			12	2	180
Endowment insurance	PR	3 360	15 409	2 481	1 053	15 949	38 252
	CL	921	8 274	1 197	960	2 907	14 259
incl insurance with tax benefit	PR	1 759	9 516	1 531		8 741	21 547
	CL	57	1 802	816		609	3 284
Birth and marriage assurance	PR		173			12	185
	CL		527			45	572
Annuities	PR	1 991	94		3 780	688	6 553
	CL	414	245		1 764	150	2 573
incl insurance with tax benefit	PR	1 593	94		3 767	682	6 136
	CL	83	240		1 764	119	2 206
Unit linked life insurance	PR		34 311	7 865	3 420	20 696	66 292
	CL		10 109	11 267	627	8 885	30 888
incl insurance with tax benefit	PR		4 937	1 654	1 734	2 675	11 000
	CL		506	159	73	1 729	2 467
Supplementary insurances	PR	691	2 383	49		997	4 120
	CL	64	85	12	49	154	364
TOTAL	PR	6 109	55 619	10 876	8 614	38 926	120 145
	CL	1 565	19 240	12 475	3 413	12 143	48 836
incl insurance with tax benefit	PR	3 352	14 547	3 186	5 500	12 098	38 683
	CL	140	2 548	974	1 838	2 457	7 957

(thousand kroons)

January—September 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Elukindlustus	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 565	23 525	4 291	3 913	4 685	37 979
	CL	408	769		232	1 020	2 429
Endowment insurance	PR	31 206	142 702	21 951	9 735	142 008	347 602
	CL	6 805	62 986	7 852	8 236	21 751	107 630
incl insurance with tax benefit	PR	15 407	89 306	13 365		76 809	194 887
	CL	1 622	14 487	4 337		6 982	27 428
Birth and marriage assurance	PR		1 734			104	1 838
	CL		4 039			107	4 146
Annuities	PR	18 395	1 092		35 207	6 147	60 841
	CL	2 419	981		11 095	2 087	16 582
incl insurance with tax benefit	PR	16 459	1 018		35 119	6 027	58 623
	CL	1 769	957		11 095	1 126	14 947
Unit linked life insurance	PR		443 116	184 081	31 795	239 687	898 679
	CL		96 437	57 285	3 041	47 857	204 620
incl insurance with tax benefit	PR		43 904	14 344	14 547	24 464	97 258
	CL		4 631	1 120	484	3 135	9 370
Supplementary insurances	PR	5 029	20 211	450		8 243	33 933
	CL	1 038	1 059	268	590	2 877	5 832
TOTAL	PR	56 195	632 380	210 772	80 650	400 874	1 380 871
	CL	10 670	166 271	65 405	23 194	75 699	341 239
incl insurance with tax benefit	PR	31 866	134 228	27 708	49 665	107 300	350 768
	CL	3 391	20 075	5 457	11 579	11 243	51 744

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)

September 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	18 824	23 576	12 621	6 692	8 870	8 974	3 478		268	83 303
incl membership fee to ETIF	PR	258	495	193	124	147	155	89			1 461
	CL	17 555	19 227	8 395	3 100	7 159	7 356	942		58	63 792
Accident and sickness	PR	824	2 045		52	356	806	121			4 204
	CL	278	277		31	171	673				1 430
Travel insurance	PR	1 082	1 429	279	317	3 314	1 481				7 902
	CL	359	236	3	70	1 916	322				2 906
Land vehicles insurance (physical persons)	PR	5 145	12 922		700	3 536	8 574	12 927			43 804
	CL	3 619	7 907		884	2 040	5 205	7 486			27 141
Land vehicles insurance (legal persons)	PR	24 607	22 592	360	1 056	7 286	13 239	8 858			77 998
	CL	12 829	14 608	189	1 112	2 653	6 909	9 697			47 997
Other vehicles insurance	PR	247	53			115	57				472
	CL	134					16				150
Goods in transit insurance	PR	875	1 039	89	488	132	129				2 752
	CL	(1)	25				2				26
Property insurance (physical persons)	PR	9 326	17 936		334	2 048	3 272	4 373			37 289
	CL	1 217	5 005		30	147	1 355	1 580			9 334
Property insurance (legal persons)	PR	8 690	14 997		1 871	2 920	6 821	47			35 346
	CL	2 675	2 768			1 308	794				7 545
Vehicles liability insurance	PR	1 367	121	781		116					2 385
	CL	360	1 095	743							2 198
General liability insurance	PR	1 622	4 000		532	104	1 352				7 610
	CL	347	161			23	2 407				2 938
Insurance for pecuniary loss	PR	429	299			293	493	406	24		1 944
	CL	124	905						58		1 087
TOTAL	PR	73 038	101 010	14 130	12 042	29 090	45 198	30 210	24	268	305 010
	CL	39 496	52 214	9 330	5 227	15 417	25 039	19 705	58	58	166 544

(thousand kroons)

January—September 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	185 394	229 084	95 081	43 801	96 412	90 598	21 815		2 312	764 497
incl membership fee to ETIF	PR	2 488	4 811	1 493	933	1 510	1 425	618			13 278
	CL	140 643	171 798	68 240	25 404	82 003	77 308	2 672		9 819	577 887
Accident and sickness	PR	9 455	17 413		424	3 046	8 412	253			39 003
	CL	2 924	3 497		105	1 318	3 523				11 367
Travel insurance	PR	10 377	16 186	3 167	2 089	23 533	12 733				68 085
	CL	4 764	4 208	183	288	9 345	6 555				25 343
Land vehicles insurance (physical persons)	PR	54 234	124 967	11	5 961	31 034	82 317	100 727			399 251
	CL	29 629	76 845	2	3 402	19 225	57 639	47 389			234 131
Land vehicles insurance (legal persons)	PR	231 056	215 673	3 263	11 275	59 436	127 776	91 495			739 974
	CL	124 366	114 711	3 814	5 476	37 175	75 195	39 345			400 082
Other vehicles insurance	PR	4 988	897			2 083	475				8 443
	CL	3 222	2 814			(600)	152				5 588
Goods in transit insurance	PR	9 289	7 232	763	2 950	627	2 585				23 446
	CL	1 564	864			3	75				2 506
Property insurance (physical persons)	PR	78 263	154 642	1	7 610	17 647	28 150	27 722			314 035
	CL	20 495	44 753		4 397	3 924	8 719	7 441			89 729
Property insurance (legal persons)	PR	84 421	142 005	47	8 754	31 428	45 149	290			312 094
	CL	31 735	52 989		261	8 718	8 308	150			102 161
Vehicles liability insurance	PR	13 116	1 306	8 057		988					23 467
	CL	5 678	2 571	3 320		21					11 590
General liability insurance	PR	16 967	27 983		916	1 562	8 630				56 058
	CL	4 088	3 535			64	2 941				10 628
Insurance for pecuniary loss	PR	4 016	9 089	22	8	1 847	5 451	848	94		21 375
	CL	212	4 484		50	175			500		5 421
TOTAL	PR	701 576	946 477	110 412	83 788	269 643	412 276	243 150	94	2 312	2 769 728
	CL	369 320	483 069	75 559	39 383	161 371	240 415	96 997	500	9 819	1 476 433

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—September 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	1 565	23 525	4 291	3 913	4 685	37 979	2.8%
2. Endowment insurance	31 206	142 702	21 951	9 735	142 008	347 602	25.2%
incl. endowment with tax benefit	15 407	89 306	13 365		76 809	194 887	14.1%
3. Birth and marriage assurance		1 734			104	1 838	0.1%
4. Annuities	18 395	1 092		35 207	6 147	60 841	4.4%
incl. annuities with tax benefit	16 459	1 018		35 119	6 027	58 623	4.2%
5. Unit linked life insurance		443 116	184 081	31 795	239 687	898 679	65.1%
incl. unit linked life insurance with tax benefit		43 904	14 344	14 547	24 464	97 258	7.0%
6. Supplementary insurances	5 029	20 211	450		8 243	33 933	2.5%
TOTAL	56 195	632 380	210 772	80 650	400 874	1 380 871	100.0%
incl. insurance with tax benefit	31 866	134 228	27 708	49 665	107 300	350 768	25.4%
Share of total premiums	4.1%	45.8%	15.3%	5.8%	29.0%	100.0%	

Claims paid of life insurers, January—September 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	408	769		232	1 020	2 429
2. Endowment insurance	6 805	62 986	7 852	8 236	21 751	107 630
incl. endowment with tax benefit	1 622	14 487	4 337		6 982	27 428
3. Birth and marriage assurance		4 039			107	4 146
4. Annuities	2 419	981		11 095	2 087	16 582
incl. annuities with tax benefit	1 769	957		11 095	1 126	14 947
5. Unit linked life insurance		96 437	57 285	3 041	47 857	204 620
incl. unit linked life insurance with tax benefit		4 631	1 120	484	3 135	9 370
6. Supplementary insurances	1 038	1 059	268	590	2 877	5 832
TOTAL	10 670	166 271	65 405	23 194	75 699	341 239
incl. insurance with tax benefit	3 391	20 075	5 457	11 579	11 243	51 744

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

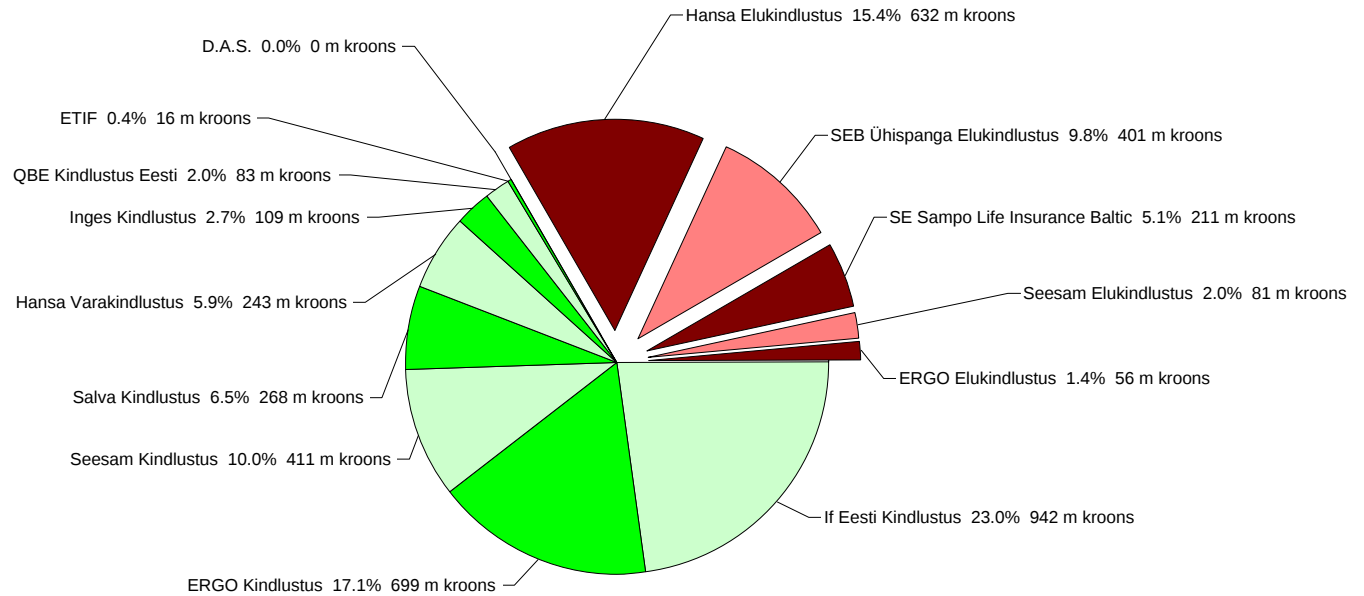
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	182 906	224 273	93 588	42 868	94 902	89 173	21 197		748 907	15 590	764 497
2. Accident and sickness insurance	9 455	17 413		424	3 046	8 412	253		39 003		39 003
3. Travel insurance	10 377	16 186	3 167	2 089	23 533	12 733			68 085		68 085
4. Land vehicles insurance, physical persons	54 234	124 967	11	5 961	31 034	82 317	100 727		399 251		399 251
5. Land vehicles insurance, legal persons	231 056	215 673	3 263	11 275	59 436	127 776	91 495		739 974		739 974
6. Motor vehicle liability insurance	4 988	897			2 083	475			8 443		8 443
7. Goods in transit insurance	9 289	7 232	763	2 950	627	2 585			23 446		23 446
8. Property insurance, physical persons	78 263	154 642	1	7 610	17 647	28 150	27 722		314 035		314 035
9. Property insurance, legal persons	84 421	142 005	47	8 754	31 428	45 149	290		312 094		312 094
10. Vehicles liability insurance	13 116	1 306	8 057		988				23 467		23 467
11. General liability insurance	16 967	27 983		916	1 562	8 630			56 058		56 058
12. Insurance for pecuniary loss	4 016	9 089	22	8	1 847	5 451	848	94	21 375		21 375
TOTAL	699 088	941 666	108 919	82 855	268 133	410 851	242 532	94	2 754 138	15 590	2 769 728
Share of total premiums	25.2%	33.9%	3.9%	3.0%	9.7%	14.8%	8.8%	0.0%	99.4%	0.6%	100.0%

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

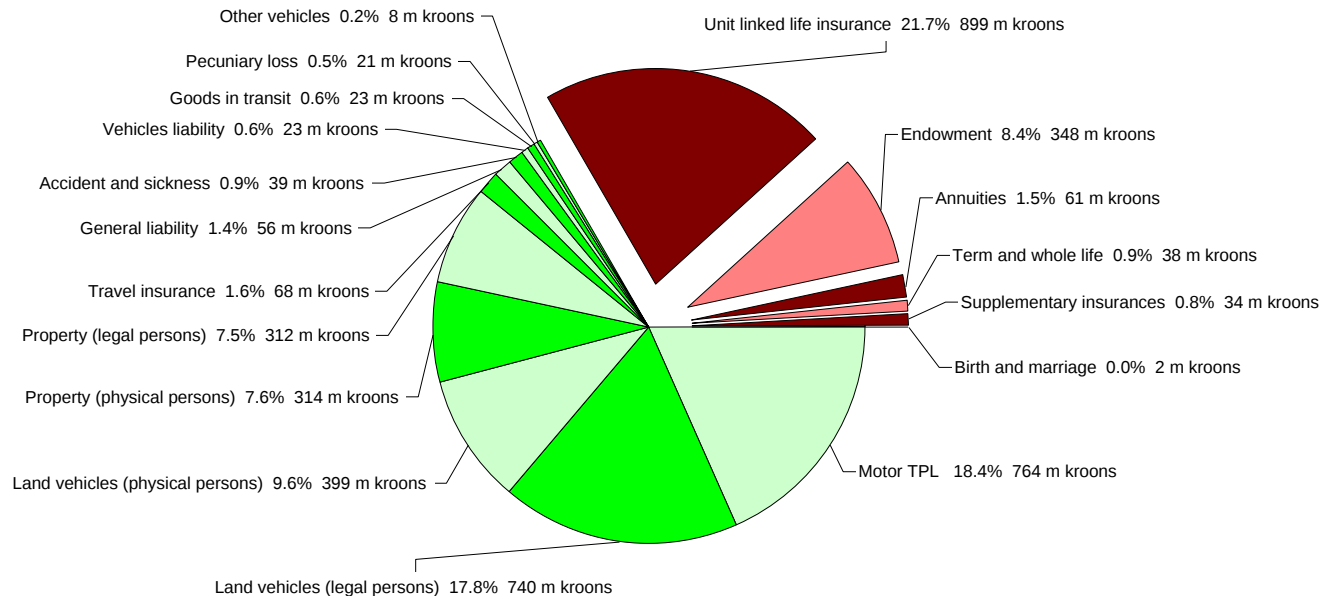
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusabikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	140 643	171 798	68 240	25 404	82 003	77 308	2 672		568 068	9 819	577 887
2. Accident and sickness insurance	2 924	3 497		105	1 318	3 523			11 367		11 367
3. Travel insurance	4 764	4 208	183	288	9 345	6 555			25 343		25 343
4. Land vehicles insurance, physical persons	29 629	76 845	2	3 402	19 225	57 639	47 389		234 131		234 131
5. Land vehicles insurance, legal persons	124 366	114 711	3 814	5 476	37 175	75 195	39 345		400 082		400 082
6. Motor vehicle liability insurance	3 222	2 814			-600	152			5 588		5 588
7. Goods in transit insurance	1 564	864			3	75			2 506		2 506
8. Property insurance, physical persons	20 495	44 753		4 397	3 924	8 719	7 441		89 729		89 729
9. Property insurance, legal persons	31 735	52 989		261	8 718	8 308	150		102 161		102 161
10. Vehicles liability insurance	5 678	2 571	3 320		21				11 590		11 590
11. General liability insurance	4 088	3 535			64	2 941			10 628		10 628
12. Insurance for pecuniary loss	212	4 484		50	175			500	5 421		5 421
TOTAL	369 320	483 069	75 559	39 383	161 371	240 415	96 997	500	1 466 614	9 819	1 476 433

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

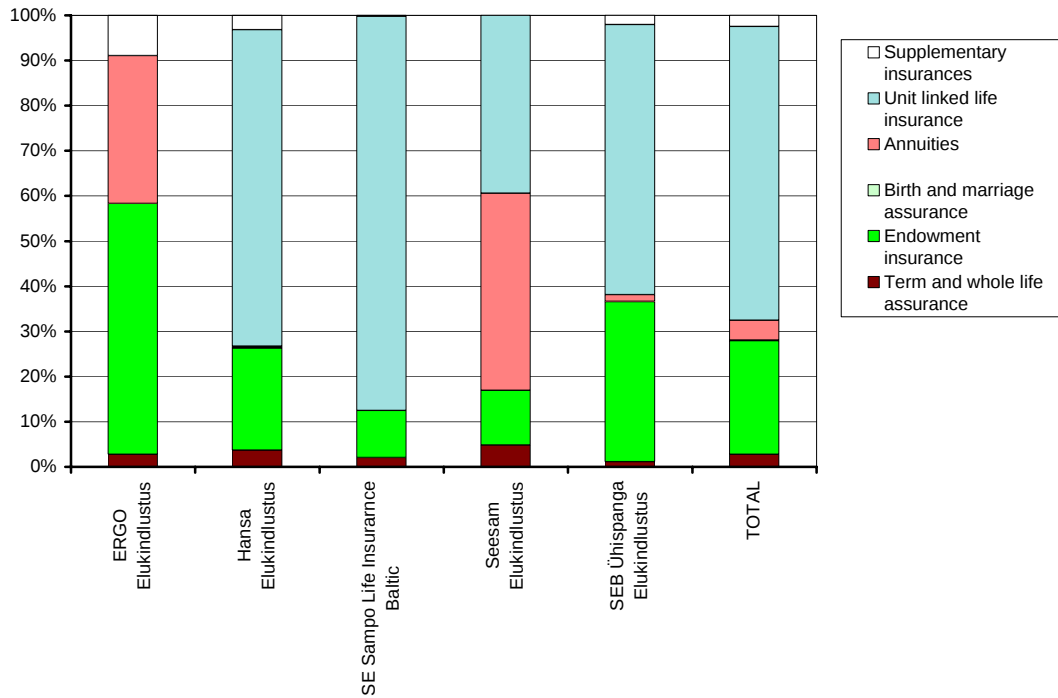
Gross premiums, January—September 2007 (Total — 4.2 billion kroons) Per insurer



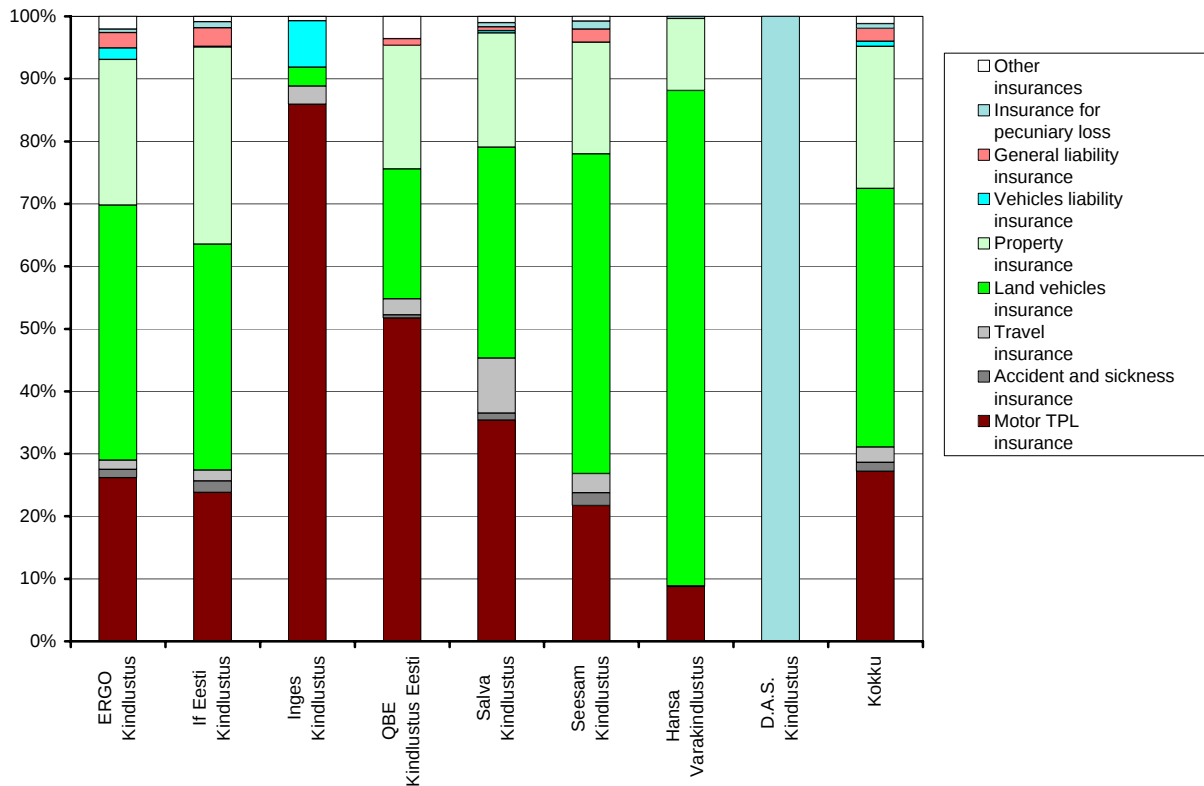
By lines of business



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



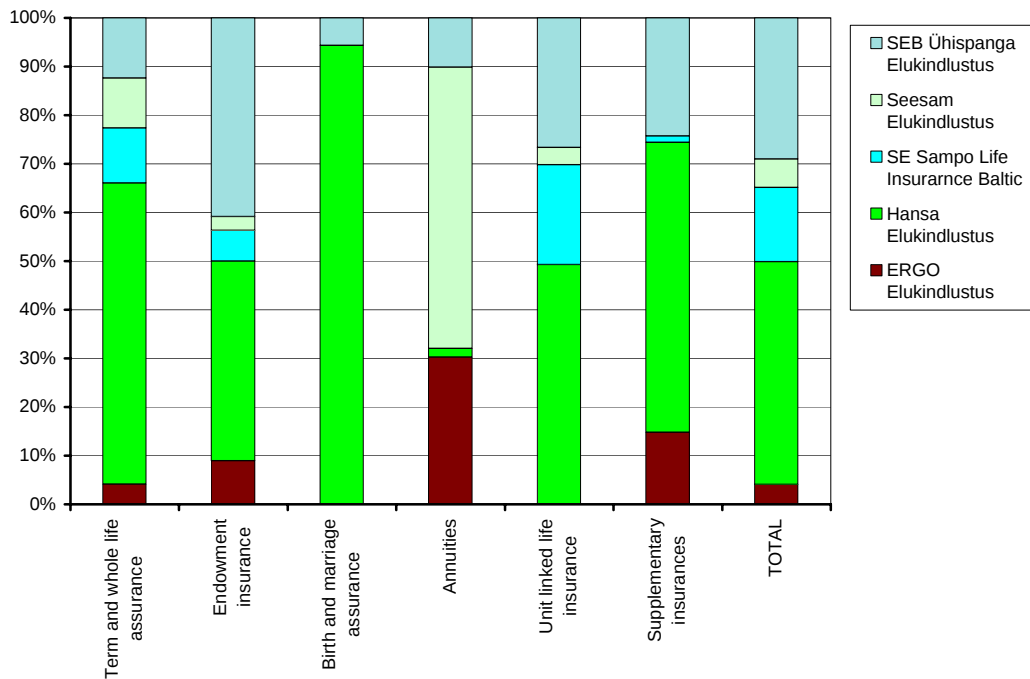
Structure of non-life insurance gross premiums by company, January—September 2007



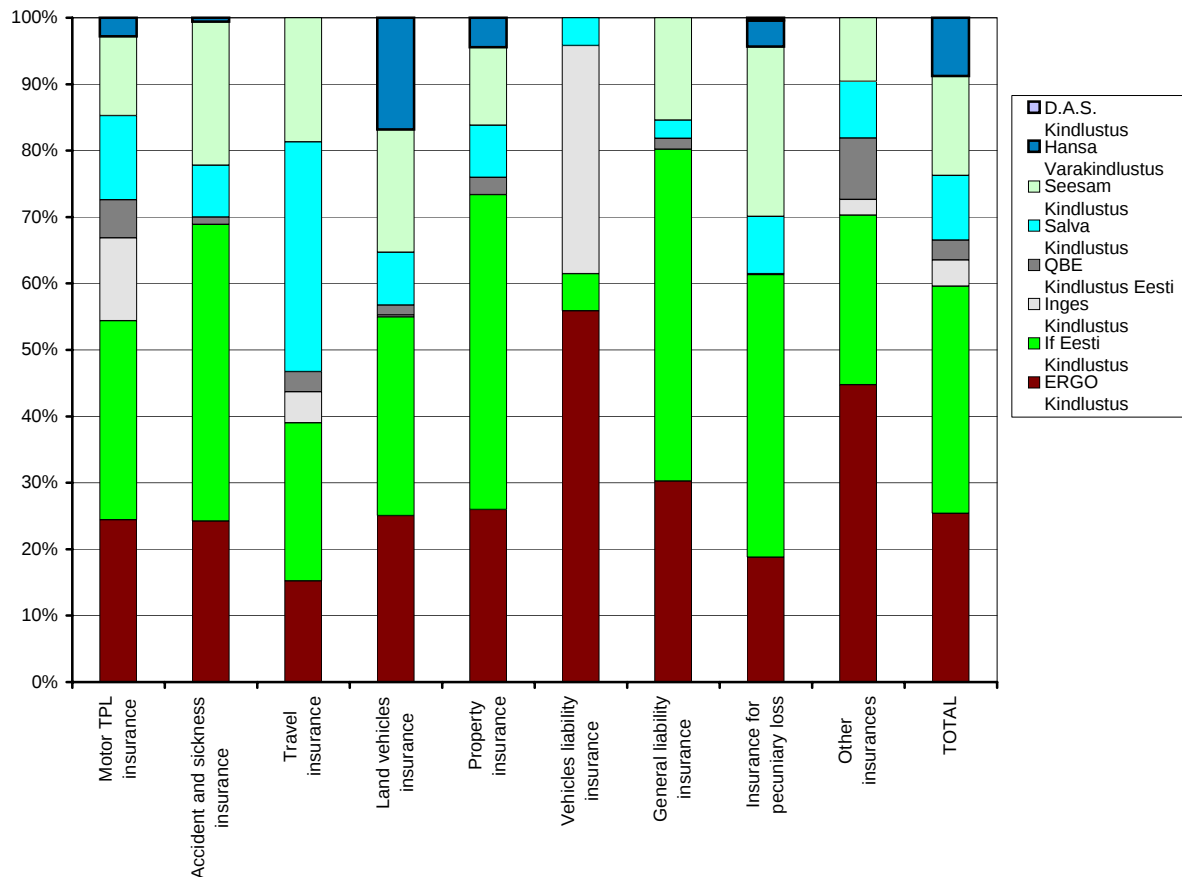
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund