

Life insurance*

(thousand kroons)

October 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	102	3 265	569	349	615	4 900
	CL	173	793		1	228	1 195
Endowment insurance	PR	3 260	14 669	2 510	1 032	16 189	37 660
	CL	1 596	11 933	1 197	1 163	2 522	18 411
incl insurance with tax benefit	PR	1 545	9 815	1 528		9 009	21 897
	CL	274	2 489	605		793	4 161
Birth and marriage assurance	PR		182			11	193
	CL		579				579
Annuities	PR	2 406	99		3 869	647	7 021
	CL	880	73		1 140	477	2 570
incl insurance with tax benefit	PR	1 959	99		3 858	641	6 557
	CL	500	71		1 140	279	1 990
Unit linked life insurance	PR		44 928	16 238	3 804	20 209	85 179
	CL		20 961	3 894	585	12 884	38 324
incl insurance with tax benefit	PR		6 692	1 797	1 760	982	11 231
	CL		1 130	240	173	505	2 048
Supplementary insurances	PR	492	2 374	53		957	3 876
	CL	106	110		54	149	419
TOTAL	PR	6 260	65 517	19 371	9 054	38 628	138 830
	CL	2 755	34 449	5 091	2 943	16 260	61 498
incl insurance with tax benefit	PR	3 504	16 606	3 325	5 618	10 632	39 686
	CL	774	3 690	845	1 313	1 577	8 199

(thousand kroons)

January—October 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 667	26 790	4 860	4 261	5 301	42 879
	CL	581	1 562		233	1 248	3 624
Endowment insurance	PR	34 466	157 371	24 461	10 768	158 197	385 263
	CL	8 401	74 919	9 049	9 399	24 273	126 041
incl insurance with tax benefit	PR	16 952	99 121	14 893		85 819	216 785
	CL	1 896	16 976	4 942		7 775	31 589
Birth and marriage assurance	PR		1 916			115	2 031
	CL		4 618			107	4 725
Annuities	PR	20 801	1 191		39 077	6 794	67 863
	CL	3 299	1 054		12 235	2 565	19 153
incl insurance with tax benefit	PR	18 418	1 117		38 977	6 668	65 180
	CL	2 269	1 028		12 235	1 404	16 936
Unit linked life insurance	PR		488 044	200 319	35 599	259 896	983 858
	CL		117 398	61 179	3 626	60 740	242 943
incl insurance with tax benefit	PR		50 596	16 141	16 307	25 446	108 489
	CL		5 761	1 360	657	3 640	11 417
Supplementary insurances	PR	5 521	22 585	503		9 200	37 809
	CL	1 144	1 169	268	644	3 025	6 250
TOTAL	PR	62 455	697 897	230 144	89 704	439 503	1 519 702
	CL	13 425	200 720	70 496	26 137	91 958	402 736
incl insurance with tax benefit	PR	35 370	150 834	31 034	55 284	117 933	390 454
	CL	4 165	23 765	6 301	12 892	12 819	59 942

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)

October 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	20 417	24 680	13 310	8 356	9 199	10 245	4 636		348	91 191
incl membership fee to ETIF	PR	274	518	191	141	152	161	101			1 538
	CL	20 362	22 079	9 328	3 163	10 126	11 939	1 191		457	78 645
Accident and sickness	PR	1 029	1 903		49	336	1 197	158			4 672
	CL	465	502		10	220	253	17			1 467
Travel insurance	PR	979	1 585	271	190	3 246	1 628				7 899
	CL	424	737	18	31	854	560				2 624
Land vehicles insurance (physical persons)	PR	6 201	13 926		700	4 019	9 704	17 945			52 495
	CL	4 524	8 560		1 578	1 451	5 803	8 826			30 742
Land vehicles insurance (legal persons)	PR	26 421	22 398	595	1 342	7 904	16 424	21 094			96 178
	CL	18 989	14 406	458	888	4 813	8 217	10 121			57 892
Other vehicles insurance	PR	572	109			74	20				775
	CL	910	22								932
Goods in transit insurance	PR	813	751	163	495	74	332				2 628
	CL	(1)	197			695					891
Property insurance (physical persons)	PR	9 625	19 798		260	2 101	4 542	4 813			41 139
	CL	2 637	7 490		605	240	1 563	1 858			14 393
Property insurance (legal persons)	PR	8 600	16 734	8	529	3 408	4 137	44			33 460
	CL	1 967	7 714		302	1 634	6 015				17 632
Vehicles liability insurance	PR	1 424	190	973		97					2 684
	CL	1 414	218	917							2 549
General liability insurance	PR	1 331	3 682		34	195	579				5 821
	CL	248	287		35		44				614
Insurance for pecuniary loss	PR	434	568			196	463	528	24		2 213
	CL	37	826						63		926
TOTAL	PR	77 846	106 325	15 320	11 955	30 849	49 271	49 218	24	348	341 156
	CL	51 976	63 038	10 721	6 612	20 033	34 394	22 013	63	457	209 307

(thousand kroons)

January—October 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	205 811	253 763	108 391	52 157	105 611	100 843	26 451		2 674	855 701
incl membership fee to ETIF	PR	2 762	5 329	1 684	1 074	1 662	1 586	720			14 817
	CL	161 005	193 877	77 568	28 567	92 129	89 247	3 863		10 034	656 290
Accident and sickness	PR	10 484	19 317		473	3 382	9 609	411			43 676
	CL	3 389	3 999		115	1 538	3 776	17			12 834
Travel insurance	PR	11 356	17 771	3 438	2 279	26 779	14 361				75 984
	CL	5 188	4 944	201	319	10 199	7 115				27 966
Land vehicles insurance (physical persons)	PR	60 435	138 893	11	6 661	35 053	92 021	118 671			451 745
	CL	34 153	85 405	2	4 980	20 676	63 442	56 215			264 873
Land vehicles insurance (legal persons)	PR	257 477	238 071	3 858	12 617	67 340	144 200	112 589			836 152
	CL	143 355	129 117	4 272	6 364	41 988	83 412	49 466			457 974
Other vehicles insurance	PR	5 560	1 006			2 157	495				9 218
	CL	4 132	2 836			(600)	152				6 520
Goods in transit insurance	PR	10 102	7 983	926	3 445	701	2 917				26 074
	CL	1 563	1 062			698	75				3 398
Property insurance (physical persons)	PR	87 888	174 440	1	7 870	19 748	32 692	32 535			355 174
	CL	23 132	52 243		5 002	4 164	10 282	9 299			104 122
Property insurance (legal persons)	PR	93 021	158 739	55	9 283	34 836	49 286	334			345 554
	CL	33 702	60 702		563	10 352	14 323	150			119 792
Vehicles liability insurance	PR	14 540	1 496	9 030		1 085					26 151
	CL	7 092	2 790	4 237		21					14 140
General liability insurance	PR	18 298	31 665		950	1 757	9 209				61 879
	CL	4 336	3 822		35	64	2 985				11 242
Insurance for pecuniary loss	PR	4 450	9 657	22	8	2 043	5 914	1 377	117		23 588
	CL	249	5 310		50	175			563		6 347
TOTAL	PR	779 422	1 052 801	125 732	95 743	300 492	461 547	292 368	117	2 674	3 110 896
	CL	421 296	546 107	86 280	45 995	181 404	274 809	119 010	563	10 034	1 685 498

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—October 2007 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukind- lustus	TOTAL	Share of total premiums
1. Term and whole life assurance	1 667	26 790	4 860	4 261	5 301	42 879	2.8%
2. Endowment insurance	34 466	157 371	24 461	10 768	158 197	385 263	25.4%
incl. endowment with tax benefit	16 952	99 121	14 893		85 819	216 785	14.3%
3. Birth and marriage assurance		1 916			115	2 031	0.1%
4. Annuities	20 801	1 191		39 077	6 794	67 863	4.5%
incl. annuities with tax benefit	18 418	1 117		38 977	6 668	65 180	4.3%
5. Unit linked life insurance		488 044	200 319	35 599	259 896	983 858	64.7%
incl. unit linked life insurance with tax benefit		50 596	16 141	16 307	25 446	108 489	7.1%
6. Supplementary insurances	5 521	22 585	503		9 200	37 809	2.5%
TOTAL	62 455	697 897	230 144	89 704	439 503	1 519 702	100.0%
incl. insurance with tax benefit	35 370	150 834	31 034	55 284	117 933	390 454	25.7%
Share of total premiums	4.1%	45.9%	15.1%	5.9%	28.9%	100.0%	

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

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukind- lustus	TOTAL
1. Term and whole life assurance	581	1 562		233	1 248	3 624
2. Endowment insurance	8 401	74 919	9 049	9 399	24 273	126 041
incl. endowment with tax benefit	1 896	16 976	4 942		7 775	31 589
3. Birth and marriage assurance		4 618			107	4 725
4. Annuities	3 299	1 054		12 235	2 565	19 153
incl. annuities with tax benefit	2 269	1 028		12 235	1 404	16 936
5. Unit linked life insurance		117 398	61 179	3 626	60 740	242 943
incl. unit linked life insurance with tax benefit		5 761	1 360	657	3 640	11 417
6. Supplementary insurances	1 144	1 169	268	644	3 025	6 250
TOTAL	13 425	200 720	70 496	26 137	91 958	402 736
incl. insurance with tax benefit	4 165	23 765	6 301	12 892	12 819	59 942

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

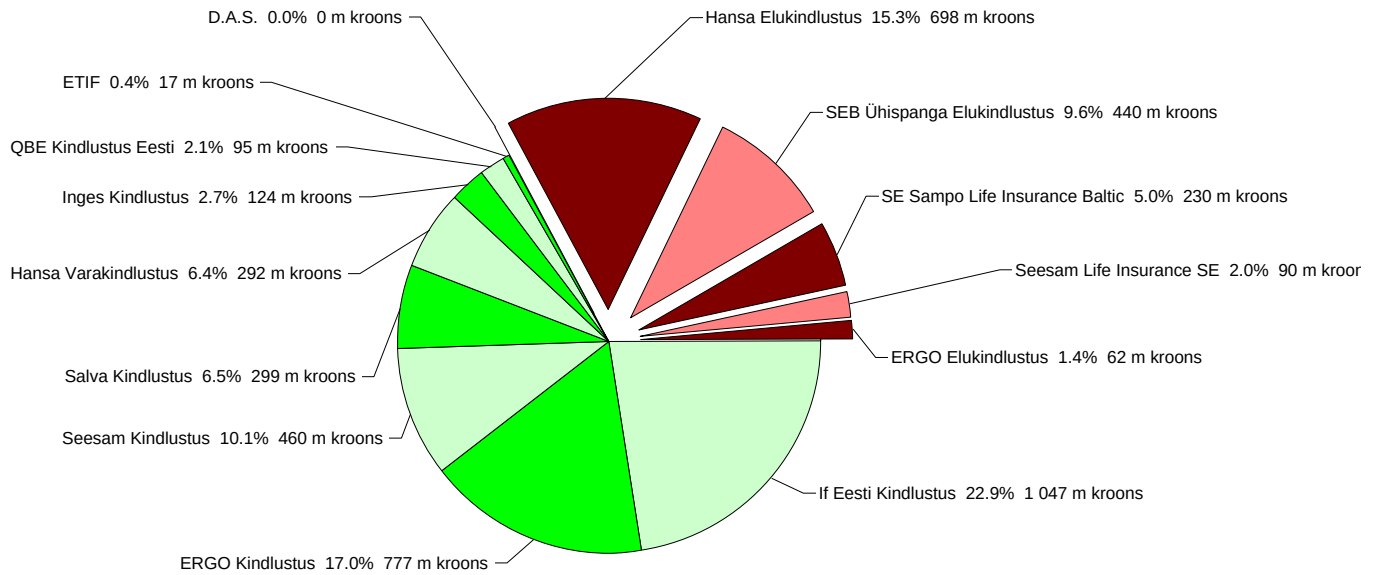
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	203 049	248 434	106 707	51 083	103 949	99 257	25 731		838 210	17 491	855 701
2. Accident and sickness insurance	10 484	19 317		473	3 382	9 609	411		43 676		43 676
3. Travel insurance	11 356	17 771	3 438	2 279	26 779	14 361			75 984		75 984
4. Land vehicles insurance, physical persons	60 435	138 893	11	6 661	35 053	92 021	118 671		451 745		451 745
5. Land vehicles insurance, legal persons	257 477	238 071	3 858	12 617	67 340	144 200	112 589		836 152		836 152
6. Motor vehicle liability insurance	5 560	1 006			2 157	495			9 218		9 218
7. Goods in transit insurance	10 102	7 983	926	3 445	701	2 917			26 074		26 074
8. Property insurance, physical persons	87 888	174 440	1	7 870	19 748	32 692	32 535		355 174		355 174
9. Property insurance, legal persons	93 021	158 739	55	9 283	34 836	49 286	334		345 554		345 554
10. Vehicles liability insurance	14 540	1 496	9 030		1 085				26 151		26 151
11. General liability insurance	18 298	31 665		950	1 757	9 209			61 879		61 879
12. Insurance for pecuniary loss	4 450	9 657	22	8	2 043	5 914	1 377	117	23 588		23 588
TOTAL	776 660	1 047 472	124 048	94 669	298 830	459 961	291 648	117	3 093 405	17 491	3 110 896
Share of total premiums	25.0%	33.6%	4.0%	3.0%	9.6%	14.8%	9.4%	0.0%	99.4%	0.6%	100.0%

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

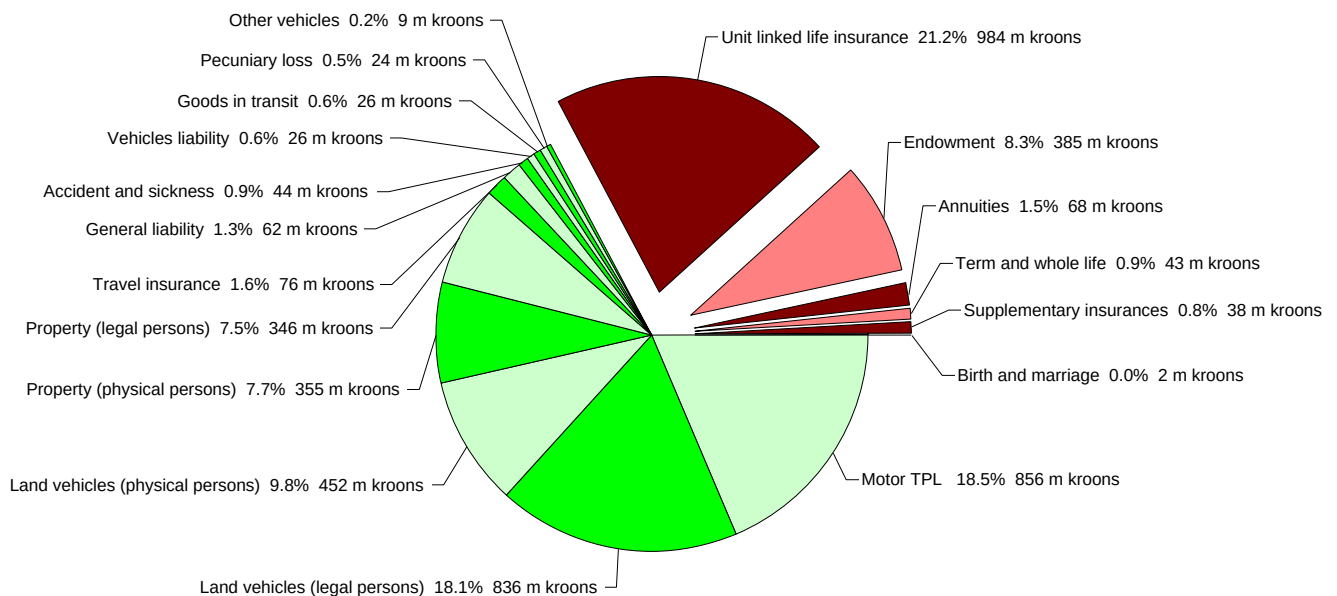
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	161 005	193 877	77 568	28 567	92 129	89 247	3 863		646 256	10 034	656 290
2. Accident and sickness insurance	3 389	3 999		115	1 538	3 776	17		12 834		12 834
3. Travel insurance	5 188	4 944	201	319	10 199	7 115			27 966		27 966
4. Land vehicles insurance, physical persons	34 153	85 405	2	4 980	20 676	63 442	56 215		264 873		264 873
5. Land vehicles insurance, legal persons	143 355	129 117	4 272	6 364	41 988	83 412	49 466		457 974		457 974
6. Motor vehicle liability insurance	4 132	2 836			-600	152			6 520		6 520
7. Goods in transit insurance	1 563	1 062			698	75			3 398		3 398
8. Property insurance, physical persons	23 132	52 243		5 002	4 164	10 282	9 299		104 122		104 122
9. Property insurance, legal persons	33 702	60 702		563	10 352	14 323	150		119 792		119 792
10. Vehicles liability insurance	7 092	2 790	4 237		21				14 140		14 140
11. General liability insurance	4 336	3 822		35	64	2 985			11 242		11 242
12. Insurance for pecuniary loss	249	5 310		50	175			563	6 347		6 347
TOTAL	421 296	546 107	86 280	45 995	181 404	274 809	119 010	563	1 675 464	10 034	1 685 498

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

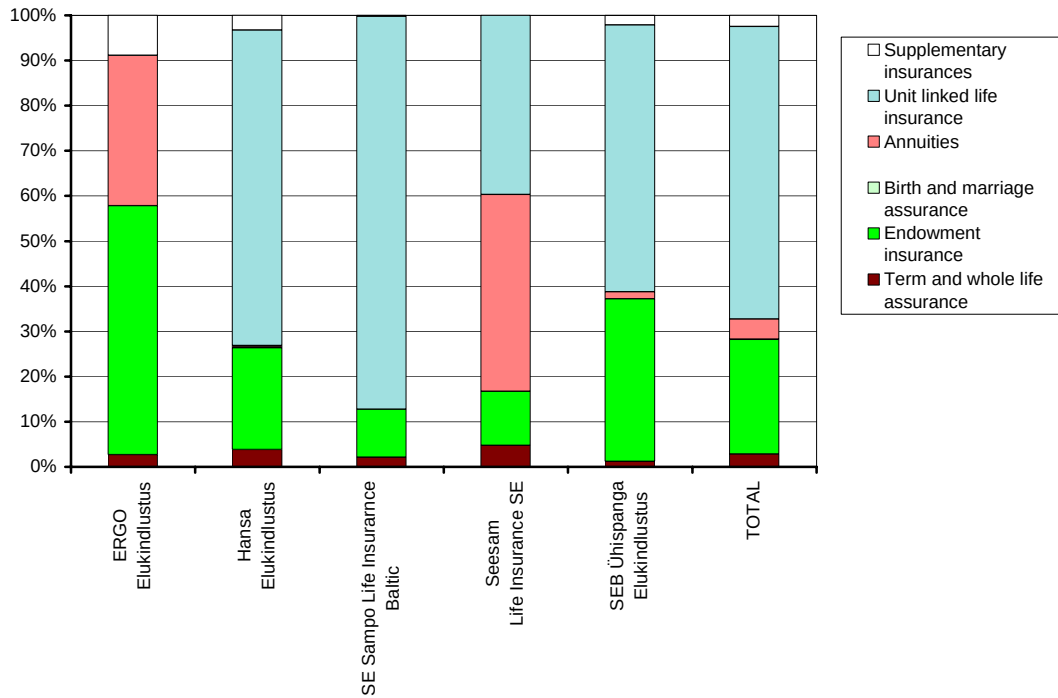
Gross premiums, January—October 2007 (Total — 4.6 billion kroons) Per insurer



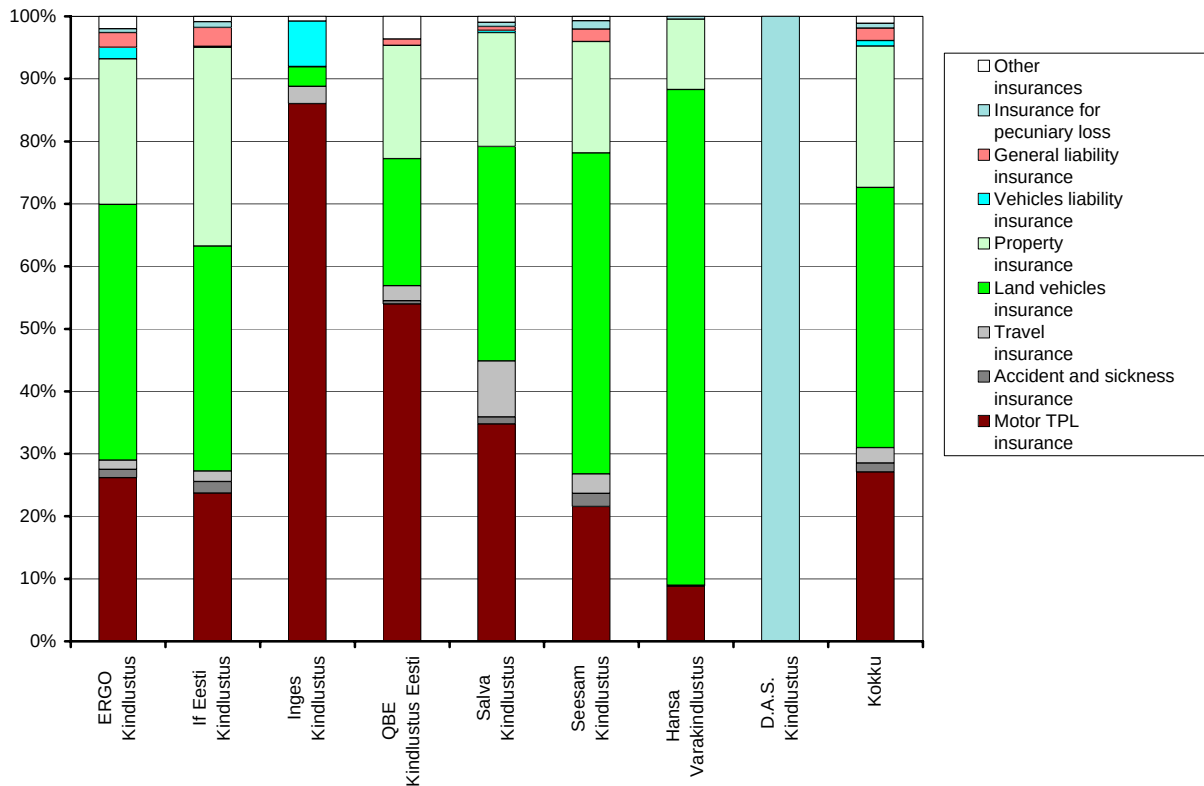
By lines of business



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



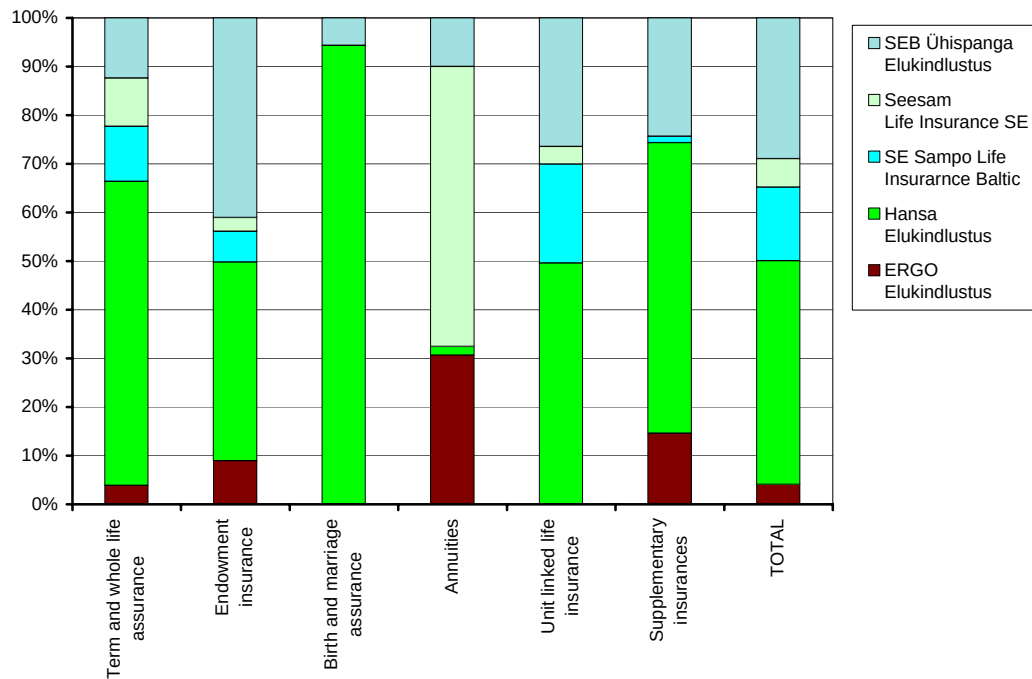
Structure of non-life insurance gross premiums by company, January—October 2007



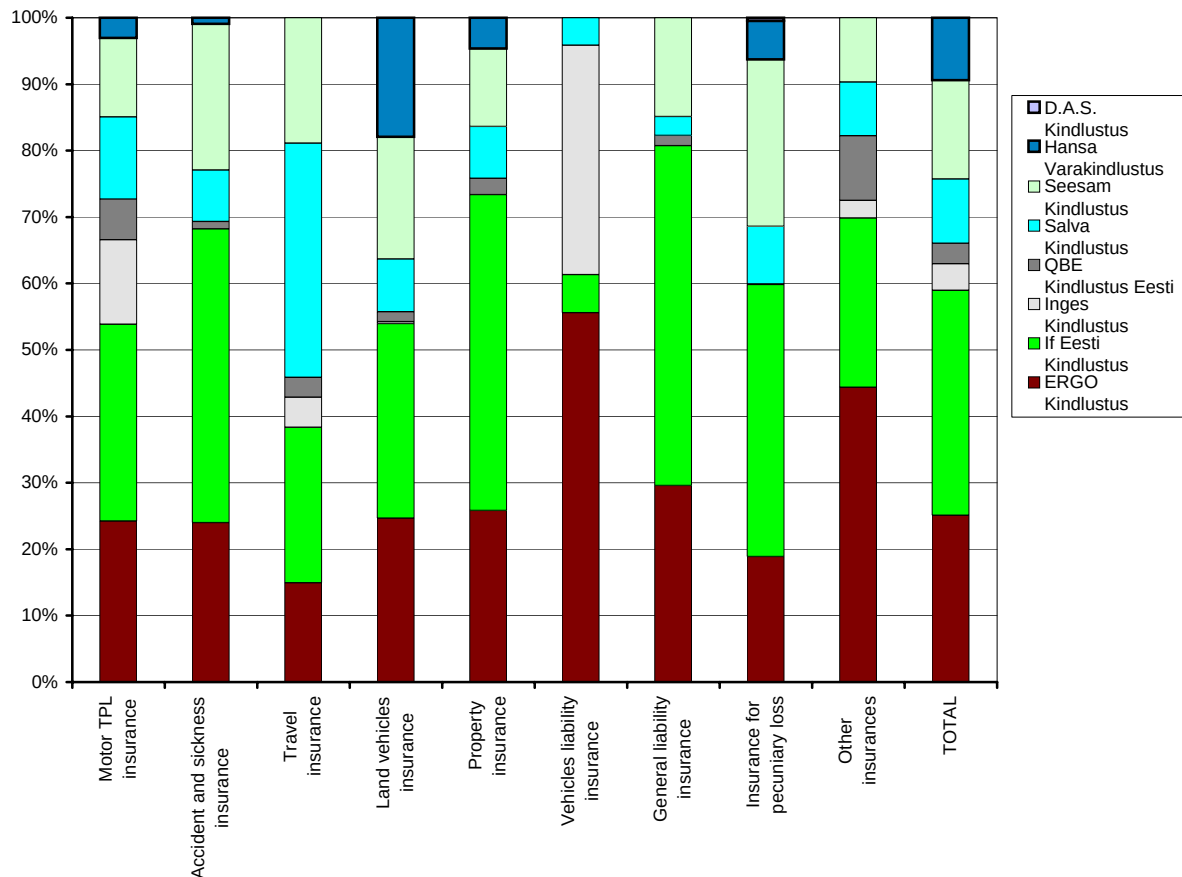
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund